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research and statistics note

NOTE NO. 1
FEBRUARY 25, 1982

SOCIAL SECURITY BENEFICIARIES WITH REPRESENTATIVE PAYEES, 1978*

Normally, Social Security benefits are paid directly to the persons entitled to them. In those instances, however, where beneficiaries are determined to be incapable of managing their benefits themselves, the Social Security Administration (SSA) selects representative payees for them. Benefits are paid directly to the representative payee who, in turn, is expected to use them in the best interests of the beneficiary involved. In some instances, payees may be required to account to SSA on how the benefit has been handled.

This note presents data on the number and characteristics of persons receiving Old- ge, Survivors, or Disability Insurance benefits (OASDI) as of December 31, 1978, who had a payee designated by SSA. Individuals entitled only to Supplemental Security Income are not included.

Recent Trends

At the end of 1978, there were about 4.6 million Social Security beneficiaries with a representative payee[1] (table A). This represents a decline of about 42,000 from that recorded in 1976[2] and the first decrease since SSA began tabulating this series in 1963. A drop of about 112,000 in the number of children under age 18 with a representative payee more than offsets substantial increases in the number of retired-worker, disabled-worker, and childhood disability beneficiaries with a payee. This downturn in the number of minor children can be traced to the end of the post-World War II baby boom. (Live births peaked in 1957.) These children would have reached their 18th birthday in 1975. Thus, while the number of retired, disabled, and deceased workers has been rising, the total number of their minor children has been decreasing.

This decline also accounted for the drop in the proportion of all Social Security beneficiaries who had a payee. In 1976, 14.3 percent had a representative payee. Two years later, only 13.5 percent did. Given the number of beneficiaries involved, this is a rather sizeable decrease.

The decline in the overall percentage of Social Security beneficiaries with a representative payee tends to hide the fact that this proportion has been increasing for most benefit categories considered separately. Between 1976 and 1978, it rose slightly from 7.3 to 7.6 percent for disabled workers and from 6.8 to 6.9 percent for disabled widows and widowers. The proportion for nondisabled widows and widowers moved up marginally from 1.8 percent in 1976 to 1.9 percent in 1978, while for retired workers it remained at 1.1 percent. Given the large number of retired workers and the small percentage who have a payee, yearly changes tend to be rather limited. Were it not for the conversion, or transfer, of disabled workers to the retirement rolls at age 65, this figure would be even smaller. For example, the percentage for wives and husbands, a benefit category somewhat more comparable with nondisabled retired workers, was only 0.4 percent in both 1976 and 1978.

In general, disabled beneficiaries were much more likely to have a representative payee than were other groups. Among the nondisabled, only special age-72

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*Frederick L. Cone, Division of Disability Studies.

[1]The master beneficiary record, from which the data in this publication are drawn, did not in 1978 differentiate certain students aged 18-22 with a representative payee from those paid directly. Therefore, students, relatively few of whom have a representative payee, have been excluded from this note.

[2]Representative payee data are not available for 1977. For comparative purposes, 1976 data will be used in many instances in which 1977 data would have been employed. For detailed data for 1976, see Frederick L. Cone, "Social Security Beneficiaries with Representative Payees, 1976," Research and Statistics Note No. 7, Social Security Administration, Office of Research and Statistics, August 23, 1979.

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TABLE A.—Number of Social Security beneficiaries and number and percent with representative payees, by kind of beneficiary, 1976 and 1978

Kind of beneficiary	1976 Total[1]	1976 Beneficiaries with representative payees		1978 Total[1]	1978 Beneficiaries with representative payees	
		Number[1]	Percent		Number[1]	Percent
Total	32,185,971	4,607,726	14.3	33,768,851	4,565,836	13.5
Adult beneficiaries	28,367,364	798,797	2.8	30,067,867	869,252	2.9
Retired workers	17,164,470	180,681	1.1	18,357,755	201,359	1.1
Disabled workers	2,670,208	196,097	7.3	2,879,774	218,620	7.6
Wives and husbands	3,370,059	13,121	.4	3,471,468	14,180	.4
Widows and widowers	4,453,680	79,884	1.8	4,658,303	86,944	1.9
Disabled widows and widowers	119,427	8,124	6.8	129,751	8,966	6.9
Parents	19,912	819	4.1	17,177	793	4.6
Special age-72 beneficiaries	188,045	26,347	14.0	133,743	19,441	14.5
Disabled children aged 18 and over	381,563	293,724	77.0	419,896	318,949	76.0
Children under age 18	3,818,607	3,808,929	99.7	3,700,984	3,696,584	99.9
In custody of parent payees	---	3,573,335	---	---	3,466,202	---
Not in custody of parent payees	---	235,594	---	---	230,382	---

[1]Excludes students aged 18-22

beneficiaries had a higher percentage (14.5 percent in 1978). This is largely due to their advanced age. The youngest are now in their 80's.

The only beneficiary group with a lower proportion of representative payees in 1978 than in 1976 was that of childhood disability beneficiaries. This continues a downward trend observed over the past few years, although the decline, from 77 percent in 1976 to 76 percent in 1978, was less than for prior comparable periods. The rather large percentage of childhood disability beneficiaries who had a representative payee compared with other disability groups, may for the most part be attributed to the large number of mentally retarded beneficiaries in this group. Most have been awarded benefits on the basis of a primary diagnosis of mental deficiency.

Adult beneficiaries

As of December 31, 1978, slightly more than 869,000 adult beneficiaries had a representative payee (table A).[3] This constitutes a rise of more than 70,000 (8.8 percent) between 1976 and 1978. The three largest groups, childhood disability, retired-worker, and disabled-worker beneficiaries each accounted for more than 20,000 of this increase. By year's end 1978, there were 319,000 childhood disability, 219,000 disabled-worker, and 201,000 retired-worker beneficiaries with payees. A rise of 7,000 in the number of widows and widowers was balanced by a nearly equal decline among special age-72 beneficiaries. Few new awards are being made annually to this latter benefit group, and with advancing age their numbers will grow smaller.

Although women outnumbered men by about 5.7 million among all Social Security beneficiaries, there were more incapable adult men (453,000) than women (417,000) (table 1). It follows that men are more likely than women (3.7 percent compared with 2.3 percent) to have a representative payee. Disability is certainly an important factor. Men qualify for a benefit based on a disability more frequently than women, and, as pointed out earlier, a higher proportion of disability beneficiaries have payees than do those whose benefit is based on other criteria.

Of those adult beneficiaries under age 65 in 1978 with representative payees, 65 percent were men. The reverse was true for incapable adults 65 and over, with women comprising 67 percent of the total (table 1). The reason for this becomes clear if one bears in mind that those under age 65 are primarily disabled-worker and childhood disability beneficiaries, the majority of whom are men. Those over 65, for the most part, are retired workers, wives, and widows, groups in which women predominate due, in no small measure, to their greater longevity.

[3]Adult beneficiaries comprise the following benefit groups: retired workers, disabled workers, spouses, widows and widowers, disabled widows and widowers, parents, special age-72 beneficiaries, and disabled children aged 18 and over.

This difference in the relative proportions of men and women also accounted for the fact that, among adult beneficiaries under age 65, a higher proportion of men than women had representative payees in 1978—11.1 percent compared with 4.6 percent. Among persons over age 65, when the benefit cannot be based on disability, the percentage for women was actually greater than that for men (1.6 percent compared with 1.2 percent).

About 76 percent of childhood disability beneficiaries had representative payees in 1978. The proportion was relatively high regardless of age, ranging from a low of 66 percent at age 75-84 to a high of 81 percent at age 35-44. At each age level, the proportion for men was quite similar to that for women.

Table 1 also shows that among all adult beneficiaries, exclusive of disabled children, the proportion with representative payees was highest at the lowest ages and decreased with advancing age. The rather high levels of representative payment in the lower age groups is the result of the large proportion of disability awards based on mental deficiency among those under 35, a proportion that also declines with age.[4]

Custody and Payee Status

Institutionalized beneficiaries. —Between 1970 and 1976, the number of institutionalized adult beneficiaries with representative payees changed very little. Thus, the 1976 figure was only 1,000 higher than the 353,000 recorded in the earlier year. By 1978, however, it had risen to 377,000, a 6.5-percent increase in that 2-year period (table B). Even so, the percentage of incapable adult beneficiaries who were institutionalized dropped from 44.3 percent in 1976 to 43.4 percent in 1978. This continues a downward trend which has existed for more than a decade. In 1966, 57.7 percent were institutionalized.

By the end of 1978, 57.2 percent of institutionalized adult beneficiaries with representative payees were in proprietary facilities (nursing homes, chronic disease hospitals, mental health facilities, etc.) (table C). Two years earlier, 54.4 percent of them were in such facilities. State and local government mental institutions accounted for 27.3 percent of institutionalized adults in 1978, a decline from the 31 percent in 1976. In recent years, there has been a very significant shift in the use of these respective facilities. In 1970, those in State and local mental institutions outnumbered those in proprietary facilities. Eight years later, there were more than 215,000 in proprietary facilities compared with only 103,000 in State and local government mental institutions.

[4] *Characteristics of Disabled Workers Allowed Benefits in 1976*, Social Security Administration, Office of Research and Statistics, In process.

Region and State

In December 1978, the largest number of institutionalized adult beneficiaries with representative payees was in the North Central region (127,000). The South and the Northeast each had 95,000 such beneficiaries (table 2). There were 58,000 in the West, 58 percent of these in California. The States with the largest numbers of institutionalized beneficiaries were California with 33,000, New York with 32,000, Pennsylvania with 23,000, and Illinios with 21,000. Together these States accounted for 29 percent of the national total.

According to table 2, rates of institutionalization varied widely by region. About one out of three in the South was institutionalized in 1978. In comparison, the rate was one out of two in the other regions. This pattern apparently reflected the high proportion of minority beneficiaries in the South and the fact that they are much less likely to be institutionalized than are whites.

Within the regions, there was more variation among the rates for the individual States in the South and West than was the case for the North Central and Northeast regions. West Virginia, whose rate of institutionalization in 1978 was 23 percent, was the lowest in the South as well as in the country. Delaware, a small State more closely resembling the urban industrial States of the Northeast, was highest with 56 percent. In the West, New Mexico was lowest with 30 percent and Wyoming highest in the Nation with 63 percent. There was less variation in the Northeast, where Pennsylvania was low with 48 percent and Connecticut high with 60 percent, and in the North Central region, where the rate ranged from 45 percent in Ohio to 60 percent in Minnesota.

Relative payees. —In 1978, relatives were payees for nearly 94 percent of the 4.6 million Social Security beneficiaries, students excluded (table 3). Only 0.3 percent of children under age 18, who comprise the largest group (81 percent) of all beneficiaries with payees, had one to whom they were not related. Relatives were payees for 73 percent of adult beneficiaries, while for another 17 percent an institution was payee.

The proportion of institutionalized incapable adult beneficiaries for whom a relative was payee dropped from 50.8 percent in 1976 to 49.3 percent in 1978 (table D). At the same time, the percentage for whom an institution was payee increased from 37.7 to 38.9 percent. A social agency or public official was payee for a somewhat higher proportion of institutionalized beneficiaries (4.4 percent in 1978 compared with 3.8 percent in 1976). The gradual decline in the percentage of institutionalized incapable adult beneficiaries with relative payees, it was 52.4 percent in 1973, perhaps

TABLE B.—Number of beneficiaries with representative payees at end of year and percent institutionalized by kind of beneficiary, 1976 and 1978[1]

Kind of beneficiary	1976		1978	
	Number	Percent institutionalized	Number	Percent institutionalized
Total[2]	1,034,391	35.1	1,099,634	35.1
Incapable adult beneficiaries	798,797	44.3	869,252	43.4
Retired workers	180,681	66.9	201,359	65.7
Disabled workers	196,097	25.9	218,620	24.0
Wives and husbands	13,121	52.7	14,180	52.4
Widow and widowers	79,884	72.5	86,944	72.0
Disabled widows and widowers	8,124	40.1	8,966	36.8
Parents	819	61.4	793	60.5
Special age-72 beneficiaries	26,347	87.7	19,441	88.7
Disabled children aged 18 and over	293,724	30.9	318,949	31.7
Children under age 18	235,594	3.9	230,382	3.9

[1]Excludes students aged 18-22 and children in custody of parent payees.
[2]Data on beneficiaries for whom a finding of incapability is required.

TABLE C.—Number and percentage distribution of institutionalized incapable adult beneficiaries with representative payees by control of institution, 1976 and 1978[1]

Kind of control	1976		1978	
	Number	Percent	Number	Percent
Total	354,000	100.0	376,900	100.0
Federal Government	14,600	4.1	13,600	3.6
State and local government (mental)	109,700	31.0	103,100	27.3
State and local government (nonmental)	25,700	7.3	30,800	8.2
Proprietary	192,700	54.4	215,500	57.2
Voluntary nonprofit	11,300	3.2	13,900	3.7

[1]Excludes students aged 18-22.

TABLE D.—Number and percentage distribution of institutionalized incapable adult beneficiaries with representative payees, by kind of institutional control and payee, 1978[1]

Kind of control	Number[2]	Percent distribution					
		Total	Relative	Institution	Social agency or public official	Bank	Other
Total	376,900	100.0	49.3	38.9	4.4	2.4	5.0
Federal Government	13,600	100.0	60.9	19.8	1.9	10.8	6.6
State and local government (mental)	103,100	100.0	37.1	56.7	3.5	.9	1.8
State and local government (nonmental)	30,800	100.0	34.1	56.4	4.7	1.1	3.7
Proprietary	215,500	100.0	57.3	28.1	5.1	2.8	6.7
Voluntary nonprofit	13,900	100.0	37.9	52.0	3.2	2.2	4.7

[1]Data on beneficiaries for whom a finding of incapability is required; excludes students aged 18-22.
[2]Partly estimated; in 1978, estimates were made for less than .3 percent of institutionalized incapable adult beneficiaries.

TABLE E.—Number and percentage distribution of children under age 18 with representative payees and not living with a parent, by place of residence and race, 1978

Place of residence	Total		White		Black and other	
	Number	Percent distribution	Number	Percent distribution	Number	Percent distribution
Total	225,483	100.0	138,819	100.0	86,664	100.0
With stepparent	16,133	7.2	12,757	9.2	3,376	3.9
With grandparent	71,946	31.9	37,522	27.0	34,424	39.7
With other relative	89,717	39.8	53,051	38.2	36,666	42.3
In institution	9,014	4.0	7,072	5.1	1,942	2.2
With unrelated person (foster parent)	37,924	16.8	27,898	20.1	10,026	11.6
Alone, armed forces, or boarding school	749	.3	519	.4	230	.3

can be attributed to the unavailability of a suitable relative payee. In the representative payee selection process, a qualified relative would be given priority over other potential payees. If anything, in recent years, there has been increased emphasis on finding such a payee to act in the best interests of the beneficiary.

Children not living with their parents.— While most children under age 18 reside with at least one of their parents, a sizeable number do not. In 1978, 225,000 children under 18 years of age did not live with one or both of their parents (table E). Other relatives provided care for 79 percent of these children. Most of the remaining minor children lived in foster homes (17 percent) or were institutionalized (4 percent). Children of black and other minority races were much more likely than white children to be living with other relatives and much less likely to be in a foster home or an institution.

TABLE 1.—Number of adult beneficiaries[1] and number and percent with representative payees, by institutional status and beneficiary group, age, and sex, 1978

Age and sex	Total number	Beneficiaries with representative payees				
		Total number	Percent of total	Number		Percent institutionalized
				Institutionalized	Noninstitutionalized	
	Adult beneficiaries					
Total	30,067,867	869,252	2.9	376,939	492,313	43.4
Under 65	7,488,969	546,036	7.3	155,123	390,913	28.4
Under 35	611,225	182,968	29.9	43,345	139,623	23.7
35-44	730,204	118,056	16.2	32,301	85,755	27.4
45-54	1,215,976	120,057	9.9	36,562	83,495	30.5
55-64	4,931,564	124,955	2.5	42,915	82,040	34.3
65 and over	22,578,898	323,216	1.4	221,816	101,400	68.6
65-74	13,616,656	101,909	.7	54,775	47,134	53.7
75-84	7,034,120	114,974	1.6	83,265	31,709	72.4
85 and over	1,928,122	106,333	5.5	83,776	22,557	78.8
Men	12,204,571	452,728	3.7	162,037	290,691	35.8
Under 65	3,121,798	346,709	11.1	98,362	248,347	28.4
Under 35	283,498	120,430	42.5	29,492	90,938	24.5
35-44	268,889	75,119	27.9	21,211	53,908	28.2
45-54	516,575	75,783	14.7	23,063	52,720	30.4
55-64	2,052,836	75,377	3.7	24,596	50,781	32.6
65 and over	9,082,773	106,019	1.2	63,675	42,344	60.1
65-74	5,824,494	51,503	.9	24,900	26,603	48.3
75-84	2,649,488	33,290	1.3	22,784	10,506	68.4
85 and over	608,791	21,226	3.5	15,991	5,235	75.3
Women	17,863,296	416,524	2.3	214,902	201,622	51.6
Under 65	4,367,171	199,327	4.6	56,761	142,566	28.5
Under 35	327,727	62,538	19.1	13,853	48,685	22.2
35-44	461,315	42,937	9.3	11,090	31,847	25.8
45-54	699,401	44,274	6.3	13,499	30,775	30.5
55-64	2,878,728	49,578	1.7	18,319	31,259	36.9
65 and over	13,496,125	217,197	1.6	158,141	59,056	72.8
65-74	7,792,162	50,406	.6	29,875	20,531	59.3
75-84	4,384,632	81,684	1.9	60,481	21,203	74.0
85 and over	1,319,331	85,107	6.5	67,785	17,322	79.6

See footnote at end of table

TABLE 1.—Number of adult beneficiaries[1] and number and percent with representative payees, by institutional status and beneficiary group, age, and sex, 1978—Continued

Age and sex	Total number	Beneficiaries with representative payees				
		Total number	Percent of total	Number		Percent institutionalized
				Institutionalized	Noninstitutionalized	
	Adult beneficiaries except disabled children					
Total	29,647,971	550,303	1.9	275,891	274,412	50.1
Under 65	7,083,016	237,371	3.4	59,342	178,029	25.0
Under 35	425,413	51,537	12.1	8,979	42,558	17.4
35-44	630,601	37,832	6.0	8,142	29,690	21.5
45-54	1,140,003	58,272	5.1	14,561	43,711	25.0
55-64	4,886,999	89,730	1.8	27,660	62,070	30.8
65 and over	22,564,955	312,932	1.4	216,549	96,383	69.2
65-74	13,603,879	92,427	.7	49,956	42,471	54.0
75-84	7,032,987	114,195	1.6	82,827	31,368	72.5
85 and over	1,928,089	106,310	5.5	83,766	22,544	78.8
Men	11,966,083	271,707	2.3	102,147	169,560	37.6
Under 65	2,889,175	170,285	5.9	41,022	129,263	24.1
Under 35	169,301	39,612	23.4	7,190	32,422	18.2
35-44	211,365	29,200	13.8	6,415	22,785	22.0
45-54	476,903	43,294	9.1	10,739	32,555	24.8
55-64	2,031,606	58,179	2.9	16,678	41,501	28.7
65 and over	9,076,908	101,422	1.1	61,125	40,297	60.3
65-74	5,819,012	47,190	.8	22,520	24,670	47.7
75-84	2,649,113	33,011	1.2	22,617	10,394	68.5
85 and over	608,783	21,221	3.5	15,988	5,233	75.3
Women	17,681,888	278,596	1.6	173,744	104,852	62.4
Under 65	4,193,841	67,086	1.6	18,320	48,766	27.3
Under 35	256,112	11,925	4.7	1,789	10,136	15.0
35-44	419,236	8,632	2.1	1,727	6,905	20.0
45-54	663,100	14,978	2.3	3,822	11,156	25.5
55-64	2,855,393	31,551	1.1	10,982	20,569	34.8
65 and over	13,488,047	211,510	1.6	155,424	56,086	73.5
65-74	7,784,867	45,237	.6	27,436	17,801	60.6
75-84	4,383,874	81,184	1.9	60,210	20,974	74.2
85 and over	1,319,306	85,089	6.4	67,778	17,311	79.7

See footnote at end of table

TABLE 1.—Number of adult beneficiaries[1] and number and percent with representative payees, by institutional status and beneficiary group, age, and sex, 1978—*Continued*

Age and sex	Total number	Beneficiaries with representative payees				
		Total number	Percent of total	Number		Percent institutionalized
				Institutionalized	Noninstitutionalized	
	Childhood disability beneficiaries					
Total	419,896	318,949	76.0	101,048	217,901	31.7
Under 65	405,953	308,665	76.0	95,781	212,884	31.0
Under 35	185,812	131,431	70.7	34,366	97,065	26.1
35-44	99,603	80,224	80.5	24,159	56,065	30.1
45-54	75,973	61,785	81.3	22,001	39,784	35.6
55-64	44,565	35,225	79.0	15,255	19,970	43.3
65 and over	13,943	10,284	73.8	5,267	5,017	51.2
65-74	12,777	9,482	74.2	4,819	4,663	50.8
75-84	1,133	779	68.8	438	341	56.2
85 and over	33	23	69.7	10	13	43.5
Men	238,488	181,021	75.9	59,890	121,131	33.1
Under 65	232,623	176,424	75.8	57,340	119,084	32.5
Under 35	114,197	80,818	70.8	22,302	58,516	27.6
35-44	57,524	45,919	79.8	14,796	31,123	32.2
45-54	39,672	32,489	81.9	12,324	20,165	37.9
55-64	21,230	17,198	81.0	7,918	9,280	46.0
65 and over	5,865	4,597	78.4	2,550	2,047	55.5
65-74	5,482	4,313	78.7	2,380	1,933	55.2
75-84	375	279	74.4	167	112	59.9
85 and over	8	5	62.5	3	2	60.0
Women	181,408	137,928	76.0	41,158	96,770	29.8
Under 65	173,330	132,241	76.3	38,441	93,800	29.1
Under 35	71,615	50,613	70.7	12,064	38,549	23.8
35-44	42,079	34,305	81.5	9,363	24,942	27.3
45-54	36,301	29,296	80.7	9,677	19,619	33.0
55-64	23,335	18,027	77.3	7,337	10,690	40.7
65 and over	8,078	5,687	70.4	2,717	2,970	47.8
65-74	7,295	5,169	70.9	2,439	2,730	47.2
75-84	758	500	66.0	271	229	54.2
85 and over	25	18	72.0	7	11	38.9

[1] Beneficiaries for whom a finding of incapability is required; excludes students aged 18-22.

TABLE 2.—Number of incapable adult beneficiaries with representative payees, by geographic region, State, and institutional status, 1978[1]

Region and State	Number			Percent institutionalized
	Total	Institutionalized	Not institutionalized	
Total	869,252	376,939	492,313	43.4
Northeast	183,256	94,886	88,370	51.8
Connecticut	13,738	8,309	5,429	60.5
Maine	4,950	2,409	2,541	48.7
Massachusetts	21,767	11,817	9,950	54.3
New Hampshire	3,417	2,044	1,373	59.8
New Jersey	24,771	12,319	12,452	49.7
New York	62,222	32,426	29,796	52.1
Pennsylvania	46,453	22,508	23,945	48.5
Rhode Island	3,741	1,881	1,860	50.3
Vermont	2,197	1,173	1,024	53.4
North Central	245,238	126,759	118,479	51.7
Illinois	39,421	20,859	18,562	52.9
Indiana	24,681	12,254	12,427	49.6
Iowa	15,147	8,682	6,465	57.3
Kansas	9,851	5,412	4,439	54.9
Michigan	35,511	17,277	18,234	48.7
Minnesota	17,566	10,620	6,946	60.5
Missouri	22,698	11,285	11,413	49.7
Nebraska	7,370	4,090	3,280	55.5
North Dakota	3,055	1,726	1,316	56.9
Ohio	44,129	19,726	24,403	44.7
South Dakota	3,389	1,882	1,507	55.5
Wisconsin	22,420	12,933	9,487	57.7
South	284,573	95,373	189,200	33.5
Alabama	18,804	5,223	13,581	27.8
Arkansas	11,018	4,100	6,918	37.2
Delaware	2,359	1,319	1,040	55.9
District of Columbia	2,162	1,009	1,153	46.7

See footnote at end of table

TABLE 2.—Number of incapable adult beneficiaries with representative payees, by geographic region, State, and institutional status, 1978[1]— *Continued*

Region and State	Number			Percent institutionalized
	Total	Institutionalized	Not institutionalized	
Florida	28,381	9,169	19,212	32.3
Georgia	23,008	6,807	16,201	29.6
Kentucky	16,667	4,351	12,316	26.1
Louisiana	14,876	4,707	10,169	31.6
Maryland	12,256	5,069	7,187	41.4
Mississippi	11,165	2,835	8,330	25.4
North Carolina	25,966	8,141	17,825	31.4
Oklahoma	11,568	5,083	6,485	43.9
South Carolina	14,306	4,555	9,751	31.8
Tennessee	21,397	6,347	15,050	29.7
Texas	41,091	16,731	24,360	40.7
Virginia	19,983	7,780	12,203	38.9
West Virginia	9,566	2,147	7,419	22.4
West	118,635	58,006	60,629	48.9
Alaska	319	185	134	58.0
Arizona	6,191	2,424	3,767	39.2
California	68,441	32,841	35,600	48.0
Colorado	6,540	3,431	3,109	52.5
Hawaii	2,607	1,154	1,453	44.3
Idaho	2,369	1,178	1,191	49.7
Montana	2,827	1,510	1,317	53.4
Nevada	1,255	558	697	44.5
New Mexico	2,901	881	2,020	30.4
Oregon	8,996	4,679	4,317	52.0
Utah	2,657	1,201	1,456	45.2
Washington	12,441	7,272	5,169	58.5
Wyoming	1,091	692	399	63.4
Puerto Rico	32,908	850	32,058	2.6
Virgin Islands	113	15	98	13.3
U.S. possessions	82	2	80	2.4
Abroad	4,293	985	3,308	22.9
Unknown	154	63	91	40.9

[1] Data on beneficiaries for whom a finding of incapability is required; excludes students aged 18-22.

TABLE 3.—Number and percentage distribution of beneficiaries with representative payees, by kind of payee, institutional status, and custody of beneficiary, 1978

Kind of payee	Total	Institutionalized	Not institutionalized		
			Total	Payee has custody	Payee does not have custody
	Incapable adult beneficiaries[1]				
Number	869,252	376,939	492,313	414,308	78,005
Total percent	100.0	100.0	100.0	100.0	100.0
Spouse	11.9	4.8	17.3	20.3	1.5
Parent (natural or adoptive)	27.9	7.5	43.6	50.1	8.5
Stepparent	.3	.1	.5	.5	.2
Grandparent	.3	.1	.4	.5	.2
Other relative	32.6	36.8	29.3	24.0	57.8
Institution	17.1	38.9	.4	---	2.4
Social agency or public official	3.1	4.4	2.1	1.0	8.1
Bank	1.9	2.4	1.5	---	9.7
Other	4.9	5.0	4.9	3.6	11.6
	Children under age 18[2]				
Number	230,382	9,014	221,368	195,713	25,655
Total percent	100.0	100.0	100.0	100.0	100.0
Parent (natural or adoptive)	2.1	10.9	1.8	---	15.2
Stepparent	7.1	.2	7.3	8.2	.7
Grandparent	31.4	1.3	32.6	36.0	7.0
Other relative	39.3	3.0	40.8	44.4	12.9
Institution	2.8	62.5	.3	---	3.0
Social agency or public official	12.0	20.9	11.7	6.1	54.1
Bank	.3	.3	.3	---	2.9
Other	5.0	.9	5.2	5.3	4.2

[1] Data on beneficiaries for whom a finding of incapability is required; excludes students aged 18-22.
[2] Excludes 3.5 million children in the custody of parent payees.

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INITIAL EFFECTS OF ELIMINATION OF THE DEPENDENCY REQUIREMENT ON ENTITLEMENT TO HUSBAND'S AND WIDOWER'S BENEFITS*

Two United States Supreme Court decisions in March 1977 liberalized the eligibility requirements for men's entitlement to social security benefits. Until that date, at least half of a husband's support had to have been provided by his spouse in order for him to qualify for benefits on the earnings record of that retired, disabled, or deceased worker.[1] Women never had to prove dependency to qualify for a wife's or widow's benefit.

In two separate instances—**Califano** v. **Goldfarb** and **Califano** v. **Jablon**— the Court ruled that to have a dependency requirement for men but not for women is in violation of the due process clause of the Fifth Amendment.[2] As a result, husbands and widowers no longer need to show dependency to become entitled to benefits. In May 1977, the first benefit awards (retroactive to March) were made under the new criteria.

This article presents data on the number and characteristics of husband and widower beneficiaries and the amount of their benefits in the period March 1977-December 1978. The data used for this study were derived from the Master Beneficiary Record (MBR) of the Social Security Administration—a source of detailed data on all social security beneficiaries.

The impact of elimination of the dependency requirement for husbands and widowers was discernible almost immediately. During the period May-December 1977, benefits were awarded to 30,509 husbands and 10,515 widowers, compared with 269 and 185, respectively, in the first 4 months of the year (table 1). The number of awards dropped substantially the following year, but was still considerably higher than the levels before the Supreme Court decisions.

Although the dependency requirement for husbands and widowers has been eliminated, the number of husband and widower beneficiaries remains relatively small, compared with that for wives and widows. In fact, in December 1980, for every husband in current-payment status, 83 wives were beneficiaries and for every widower, 207 widows were beneficiaries (table 2). The main reason for the relatively small number of husband and widower beneficiaries is that most men are entitled to higher benefits on their own earnings records than they are as husbands or widowers with benefits based on their wives' earnings records. Also, a substantial number of men are likely to be working and subject to the earnings test.[3] Thus they would not yet be entitled to benefits. Further, a December 1977 amendment to the Social Security Act, which included a provision for the reduction of a husband's or widower's benefit amount by the amount of any government pension received from noncovered employment, served to keep the number of husband and widower beneficiaries at a low level.

Under certain circumstances an individual may be entitled to benefits on more than one worker's earnings record, one of which may be the beneficiary's own. If an individual is entitled to two different benefits, he or she is said to be dually entitled. At the end of 1978, the ratio was nearly two dually entitled widowers for each

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[1]In most cases, support of the husband is computed by adding total household income from all sources and dividing that total by the number of persons in the household.

[2]For a detailed discussion of these cases, see *Califano* v. *Goldfarb*, S. Ct. 1921 (1977) and *Califano* v. *Jablon*, 399 F. Supp. 118 (D. Md. 1975).

[3]Under the earnings test, the benefit payment is reduced by $1 for every $2 of earnings over the annual exempt amount. For beneficiaries aged 65 and over, the annual exempt amounts were $3,000, $4,000, $4,500, and $5,000 in 1977, 1978, 1979, and 1980, respectively. The corresponding exempt amounts for beneficiaries under age 65 were $3,000, $3,240, $3,480, and $3,720. See *20 Code of Federal Regulations*, 404.430-404.441, for more information on the earnings test.

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man entitled only as a widower. At the same time, more than two dually entitled husband beneficiaries were in current-payment status for every five men entitled solely as husbands.

Husband's Benefits

Factors of Entitlement and Benefit Amount

A man qualifies for a husband's benefit if his wife is entitled to a social security retired-worker or disabled-worker benefit, if he is at least age 62 or has an entitled child in his care,[4] if he is not entitled to a retired- or disabled-worker benefit based on a primary insurance amount (PIA)[5] equal to or greater than half his wife's PIA, and if he files an effective application.[6] Once he meets the above conditions, he is entitled to a benefit amount equal to half his spouse's PIA, subject to a reduction of 25/36 of 1 percent for each month that he is under age 65. This reduction does not apply to a husband with entitled children in his care. In addition, a husband's monthly benefit amount (MBA) is subject to the family maximum[7] and government pension offset provisions. Further, benefits for a husband, like those for all other old-age and survivors insurance (OASI) beneficiaries, are subject to the earnings test.

Beneficiary Number, PIA, and MBA, by Basis for Entitlement, Race, and Age

Of the 40,553 husbands receiving benefits at the end of 1978, 34,137 (84 percent) were entitled March 1977 and later (table 3). Husbands of retired workers accounted for 94 percent of the latter group, with husbands of disabled workers accounting for the remaining 6 percent. One reason for the relatively small percentage of husbands of disabled workers in current-payment status is because of the limitations contained in the earnings test provision of the Social Security Act. Because husbands of disabled workers usually are young and gainfully employed, many of them never bother to file for benefits. They realize the amount of their earnings exceeds the amount allowed by law and thus would preclude receipt of any benefits. Another reason for the small percentage of husbands of disabled workers becoming beneficiaries is the fact that more retired workers than disabled workers are receiving benefits: At the end of 1978, 18.4 million retired workers and 2.9 million disabled workers were receiving benefits. Women accounted for 46 percent of retired workers and 32 percent of disabled workers.

Husbands of retired workers entitled March 1977 and later and receiving benefits at the end of 1978 had an average monthly benefit amount of $102.90 based on an average primary insurance amount of $215.20. On the other hand, husbands of disabled workers entitled during the same time period had an average MBA of $80.30 based on a PIA of $266.10. Among those entitled before the Supreme Court decision, husbands of retired workers had an average MBA of $122.50 based on an average PIA of $256.80. For husbands of disabled workers the $74.30 average MBA was based on a PIA of $263.10. A significant difference can be seen in the PIA and the resulting MBA of husbands of retired workers entitled before the Court's decision and those entitled following the decision. This difference may be attributed, in part, to the fact that the group entitled before 1977 had to have been dependent on a spouse for at least one-half support in the 12 months immediately preceding the worker's date of entitlement and, therefore, they tended to have spouses with higher earnings and, consequently, higher PIA's.

Among those in current-payment status at the end of 1978, 36,803 (91 percent) of the husband beneficiaries were white. In that group, 85 percent were entitled March 1977 or later. White husbands entitled before March 1977 had an average MBA of $121.70, compared with $102.80 for those entitled later. In contrast, blacks and members of other minorities entitled before March 1977 had an average MBA of $102.40; those entitled after that date averaged $89.40. The lower average MBA's for blacks and other minorities (before and after the Supreme Court decision) reflects the lower PIA's of their wives. At the end of 1978, 35 percent of nonwhite husbands were receiving benefits based on the minimum PIA, compared with only 21 percent of white husbands (table 4).

The elimination of the dependency requirement had considerable impact on the age distribution of husband

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[4]These husbands, also known as "young husbands," first became entitled in December 1978 as a result of the District Court ruling in *Cooper v. Califano*. See 81 FRD 57 (E.D. Pa. 1978) and 87 FRD 107 (E.D. Pa. 1980).

[5]A beneficiary's monthly benefit amount (MBA) is the actual amount he or she receives after adjustments have been made. This amount is derived from the wage earner's primary insurance amount (PIA), which is based on the worker's average monthly earnings if the date of eligibility or death is earlier than 1979, or on the average indexed monthly earnings (AIME) if the eligibility date or death is 1979 or later. For information on the calculation of the PIA and MBA, see *20 Code of Federal Regulations*, 404.201-404.282.

[6]For a discussion of the requirements for entitlement to husband's benefits, see *Social Security Handbook*, 6th Edition, July 1978, Department of Health, Education, and Welfare, Social Security Administration, and *20 Code of Federal Regulations*, 404.330-404.333.

[7]The family maximum is the maximum amount of benefits that can be paid on the insured individual's earnings record. If, based on the general rules for determining the monthly benefit amount (MBA), the total amount payable to all beneficiaries entitled on one earnings record exceeds the family maximum, each auxiliary benefit is proportionately reduced to bring the total within the maximum. For further information, see *Social Security Bulletin Annual Statistical Supplement, 1980*, Department of Health and Human Services, Social Security Administration, Office of Policy, Office of Research and Statistics, 1981.

beneficiaries. It shifted the distribution toward younger beneficiaries in all race categories. This change is seen in the fact that 70 percent of white husbands entitled before March were aged 72 or older, compared with 42 percent of those entitled later. Similarly, 69 percent of black husbands entitled before March 1977 were aged 72 or older, compared with 43 percent of those entitled later. The shift in the age distribution can perhaps be explained by the fact that older men, particularly those who are substantially older than their wives, are most likely to have been retired and receiving sufficient support from their wives during the year immediately preceding the wife's entitlement (normally the period over which the dependency test is applied) to qualify as beneficiaries.

Widower's Benefits

Factors of Entitlement and Benefit Amount

To qualify for benefits, a widower (a) must have been married to a fully insured wage earner; (b) must be unmarried at the time of application, unless he remarried after age 60; (c) must have attained age 60, or age 50 and be disabled during a prescribed period; (d) must not be entitled to a retirement benefit equal to, or greater than, the deceased wage earner's PIA; and (e) must have filed an application unless he was entitled to a husband's benefit in the month before the wage earner's death.[8]

A widower is entitled to 100 percent of the wage earner's PIA at age 65 unless his wife retired before attaining age 65. In that case, he would receive the amount his wife would have been entitled to had she lived, but not less than 82-½ percent of the PIA. For those aged 60-64, the benefit amount is reduced 19/40 of 1 percent per month unless the widower is aged 62-64 and his wife retired before attaining age 65. In this instance, the widower would be guaranteed at least 82-½ percent of the wage earner's PIA. A disabled widower's benefit is reduced 28-½ percent (19/40 of 1 percent per month for 60 months) plus 43/240 of 1 percent for each month that the widower is under age 60. In addition, as in the case of a husband's benefit, a widower's benefit amount is subject to the family maximum and government pension offset, as well as the earnings test.

Beneficiary Number, PIA, and MBA, by Basis of Entitlement, Race, Age, and Date of Spouse's Death

After the dependency requirement was eliminated, the number of widowers in current-payment status increased dramatically. The number of widower beneficiaries rose from 3,281 in 1976 to 12,335 the following year, to 15,969 in 1978, and has continued to rise, surpassing 21,000 in 1980 (table 2). Eighty-two percent of widowers receiving benefits in December 1978 became entitled after the Supreme Court decision. Ninety-six percent of this group were nondisabled beneficiaries. Similarly, 93 percent of widowers entitled before March 1977 were nondisabled.

Widower beneficiaries in current-payment status at the end of 1978 had an average MBA of $183.70 based on an average PIA of $223.90. Eighteen percent of these beneficiaries were receiving benefits based on the minimum PIA (table 5). Widowers who became entitled after the Supreme Court decision had an MBA of $177.40 based on a $200.00 PIA while those entitled earlier had an average MBA of $212.60 based on a PIA of $242.20. As was true for husbands of retired workers, the higher average MBA of widowers entitled before the Court decision may be related to the fact that a widower entitled before March 1977 had to be dependent on a spouse who tended to have higher earnings than the husband and, consequently, a higher PIA resulting in a higher MBA.

Eighty-eight percent of widowers receiving benefits at the end of 1978 were white. Only 18 percent of them were entitled before the Court decision. Of the 1,864 blacks and other minorities, 17 percent were entitled before March 1977. Blacks and those of other minority races comprised 16 percent of the disabled-widower group and 11 percent of the aged widowers. White widowers had an average MBA of $185.70, compared with $168.50 for blacks and other minorities. These benefits were based on PIA's of $226.70 and $202.80, respectively.

Widowers entitled after the Court decision tended to be younger, regardless of race, than those entitled earlier. Thirty-nine percent of aged widowers entitled before March 1977 were aged 80 and over, compared with only 22 percent of those later entitled. The percentage of disabled widowers aged 60 and over dropped from 64 percent to 25 percent after elimination of the dependency requirement.

Of the 15,969 widowers receiving benefits at the end of 1978, 3,506 (22 percent) were widowed in the year of the Supreme Court decision (table 6). Interestingly, the proportion of beneficiaries who became widowers in 1978 was 12 percent of the total, roughly the same proportion that became widowers in 1976. One may have expected the proportion in 1978 to have been considerably higher than that in 1976 because widowers filing for the lump-sum death benefit in 1978 would have been advised that the dependency require-

[8]See *Social Security Handbook*, op. cit., pages 71-73, and/or *20 Code of Federal Regulations*, 404.335-404.338, for a discussion of factors of entitlement and calculation of the monthly benefit amount.

ment had been eliminated; those whose spouses died in 1976 would have had to obtain this information on their own.

The low number of widower beneficiaries who became entitled in 1978 was kept at a low level as a result of the government pension offset provision of the 1977 amendments. Under this provision, benefits were withheld from certain individuals who otherwise would have been entitled to widower's benefits. On the other hand, widowers who became entitled to benefits before December 1977 and who were receiving a government pension were not subject to this benefit offset.

Affect of 1977 Pension Offset Provisions

The 1977 Amendments to the Social Security Act introduced a pension offset provision. It provides for the benefit of a wife, husband, widow, widower, mother, or father to be reduced, dollar-for-dollar, by the amount being received from any Federal, State, or local pension based on their own wages not covered by the social security program.

The pension offset provision applied to benefits payable December 1977 and later, based on an application filed (or deemed to have been filed) in that month or later. It specifically excluded individuals who, at the time of filing, met all requirements for entitlement in effect in January 1977 and who were receiving, or were eligible to receive, a government pension for any month during the period December 1977-November 1982. Husbands and widowers would not be in the excepted category (unless they met the one-half support requirement in effect in January 1977) and their benefits would be subject to the pension offset.

The government offset provision was designed to keep men with substantial government pensions from receiving social security auxiliary benefits. The suspicion was that many husbands and widowers who became entitled to benefits after the dependency requirement was eliminated were receiving substantial government pensions. An examination of benefit data for husbands and widowers in nonpayment status (benefits either suspended or deferred) at the end of 1978 confirms that suspicion (table 7).

Of the 6,868 husbands in nonpayment status, 5,658 (82 percent) were affected by the pension offset provision. In addition, 48 husband beneficiaries in current-payment status had their benefits partially reduced because they received a government pension. Furthermore, 1,163 (73 percent) widowers were in nonpayment status because of a pension offset and an additional 38 had their benefits partially offset. In one other group, which may be large but whose size is unknown, the husbands and widowers did not apply for benefits because they assumed nothing would be gained in the process. Beneficiaries in nonpayment status due to the pension offset provision accounted for 11.9 percent of all husbands on the benefit rolls and 6.6 percent of all widowers on the rolls (table 8).

Dual Entitlement

Most persons entitled to a dual benefit are entitled to a retired-worker or disabled-worker benefit and to a larger secondary benefit. To illustrate how dual entitlement is computed, if an individual is entitled to $180 in disability insurance (DI) benefits and $200 as a widower, he would receive the $180 DI benefit plus a widower's benefit of $20 for a total of $200. The $180 would be paid from the disability insurance trust fund and the $20 from the old-age and survivors insurance trust fund.

Since a substantial number of dually entitled husbands and widowers receive a retired-worker's benefit as their secondary benefit, that group of beneficiaries will be the focus of this analysis. As table 9 shows, the number of dually entitled beneficiaries increased dramatically after the dependency requirement was eliminated. At the end of 1977, the number of dually entitled husbands had increased by 94 percent, and 151 percent more widowers were in current-payment status than in the previous year. In 1978, the number increased by 23 percent for husbands and by 39 percent for dually entitled widowers.

For a man to have been dually entitled to a retired-worker or a disabled-worker benefit and to a husband's benefit before the Supreme Court decision, his wife needed to have a PIA that was at least twice the amount of his own and, further, the husband had to have met the dependency requirement. Thus, a dually entitled husband in current-payment status before March 1977 tended to be a man with a low benefit amount whose wife had a substantially higher income than his. After the Court's decision, however, elimination of the dependency requirement made entitlement possible for a man whose spouse did not have sufficiently high income to support him but whose PIA was at least twice that of the husband. Dually entitled widowers were similarly affected by elimination of the dependency requirement.

TABLE 1.—Benefit awards to husbands and widowers, by type of beneficiary and year of award, 1975-80

Year	Husbands of—		Widowers	
	Retired workers	Disabled workers	Nondisabled	Disabled
1975	774	175	476	45
1976	728	181	489	59
1977[1]	29,247	1,531	10,419	281
January-April	221	48	176	9
May-August	16,968	592	5,106	95
September-December	12,058	891	5,137	177
1978	16,554	1,533	9,022	354
1979	10,679	965	9,321	264
1980	10,410	968	11,457	265

[1]Shown in several parts to reflect effect of Supreme Court decisions that eliminated dependency requirement.

TABLE 2.—Benefits in current-payment status: Number and average benefit amount, by type of beneficiary and year, 1970-80

End of year	Spouses of—				Widows and widowers				Mothers and fathers	
	Retired workers		Disabled workers		Aged		Disabled			
	Number	Average monthly benefit amount	Number	Average monthly benefit amount	Number	Average monthly benefit amount	Number	Average monthly benefit amount	Number	Average monthly benefit amount
	Entitlement based on earnings records of women workers									
1970	8,413	$58.50	524	$42.40	3,033	$96.60	118	$73.10	---	---
1971	8,184	64.90	517	45.00	3,033	106.20	136	83.10	---	---
1972	7,967	80.00	526	54.40	3,015	128.00	152	98.80	---	---
1973	7,902	80.70	547	52.70	3,126	146.80	186	101.70	---	---
1974	7,522	90.90	553	57.10	3,055	164.30	185	118.60	---	---
1975	7,263	99.10	565	61.70	3,104	178.20	212	128.10	[1]3,729	$89.60
1976	6,996	106.60	550	64.60	3,059	191.90	222	133.80	7,142	94.40
1977	33,439	100.90	1,791	77.50	11,887	177.10	448	131.60	10,594	103.00
1978	38,256	106.00	2,297	79.20	15,287	186.10	682	129.70	12,560	111.80
1979	39,174	116.00	2,185	84.10	17,918	209.00	807	133.40	14,470	124.20
1980	39,221	132.00	2,147	91.80	20,351	239.36	902	145.50	15,954	143.00
	Entitlement based on earnings records of men workers									
1970	2,659,692	$61.30	282,923	$42.60	3,174,846	$102.00	49,163	$82.00	523,136	$86.50
1971	2,689,983	68.40	311,064	45.70	3,306,528	113.60	56,607	90.10	535,126	95.60
1972	2,726,732	84.10	349,613	54.40	3,442,595	138.20	64,015	109.60	540,965	115.50
1973	2,803,094	84.70	380,532	55.50	3,574,458	157.40	78,583	111.20	571,907	118.20
1974	2,818,388	95.80	411,107	61.90	3,674,376	177.30	91,943	125.90	573,506	134.75
1975	2,860,125	105.20	452,357	67.40	3,776,090	193.90	109,299	137.70	578,116	147.60
1976	2,889,162	114.10	473,351	73.00	3,871,894	209.00	119,205	147.00	571,585	160.60
1977	2,927,915	123.30	493,379	79.10	3,980,324	224.30	126,828	156.20	572,601	175.10
1978	2,941,650	133.10	489,223	86.10	4,066,673	241.40	129,069	165.70	563,783	192.10
1979	2,952,090	148.80	473,313	96.30	4,173,745	269.80	129,026	180.80	559,280	214.90
1980	2,978,787	172.50	460,057	110.50	4,267,579	311.50	125,757	205.40	546,844	249.20

[1]Father's benefit not awarded until 1975. For a discussion of father's benefits, see Barbara A. Lingg, **Initial Awards to Widowed Father Beneficiaries** (Research and Statistics Note No. 20), Office of Research and Statistics, Social Security Administration, 1976.

TABLE 3. — **Benefits in current-payment status: Number and percentage distribution of husbands and widowers, average primary insurance amount and monthly benefit amount, by type of beneficiary, race, and date of entitlement, end of 1978**

Type of beneficiary, race, and age	Entitled before March 1977				Entitled March 1977 and after			
	Number	Percentage distribution[1]	Average primary insurance amount	Average monthly benefit amount	Number	Percentage distribution[1]	Average primary insurance amount	Average monthly benefit amount
Total	4,247	....	$202.60	$148.30	47,273	....	$218.60	$122.70
Husbands of retired workers:								
Total	4,014	100.0	206.80	122.50	32,242	100.0	215.20	102.90
White	3,337	83.1	262.20	124.90	29,417	91.2	217.70	104.10
Under age 65	62	1.5	264.70	89.60	2,307	7.4	220.80	83.40
65-71	1,396	33.5	270.70	122.80	14,167	43.9	220.80	106.60
72-74	1,034	25.5	262.40	129.80	8,492	26.3	218.10	106.90
75 and over	1,745	29.0	255.00	125.40	4,381	13.6	205.30	101.40
Black	633	8.8	214.50	104.10	2,214	6.9	187.60	89.70
Under age 72	156	2.6	218.00	102.90	1,223	3.8	194.40	91.50
72-74	222	3.7	209.00	99.50	624	1.9	180.80	88.30
75 and over	155	2.6	224.70	111.80	367	1.1	176.50	86.10
Other	44	0.4	215.60	102.90	611	1.9	195.70	92.30
Under age 72	13	.2	216.20	100.10	353	1.1	201.40	93.00
72-74	19	.3	210.20	94.80	86	.3	194.00	93.80
75 and over	34	.2	218.10	104.00	72	.2	172.10	85.50
Husbands of disabled workers:								
Total	402	100.0	261.10	74.30	1,891	100.0	266.10	80.30
White	363	90.3	266.30	74.30	1,684	89.0	271.50	80.50
Under age 65	26	6.5	281.50	72.40	470	24.8	279.10	82.60
65-71	220	57.5	268.40	75.20	968	51.2	268.80	87.30
72-74	82	20.7	240.20	72.40	203	10.7	266.20	87.00
75 and over	35	5.7	298.90	89.60	43	2.4	273.40	92.20
Black	32	8.0	247.70	77.10	177	9.3	216.50	76.70
Under age 72	18	4.5	233.20	81.60	135	7.1	214.50	77.40
72 and over	14	3.4	266.40	68.30	42	2.2	222.80	74.40
Other	7	1.7	183.80	77.60	32	1.7	256.40	85.60
Nondisabled widowers:								
Total	3,940	100.0	240.50	217.10	10,944	100.0	219.50	179.60
White	3,548	88.8	244.70	220.80	10,182	88.4	221.90	181.00
Under age 65	294	8.8	283.90	260.30	4,020	31.9	244.40	177.60
65-71	943	20.5	254.30	217.10	2,548	18.6	229.20	188.10
72-74	833	24.0	244.40	229.90	2,308	18.2	212.70	183.40
75 and over	913	34.7	228.30	221.90	2,960	19.8	195.60	177.60
Black	259	6.8	204.20	167.40	647	9.5	196.80	165.80
Under age 65	50	1.0	230.80	170.00	376	5.0	216.70	158.40
65-71	83	2.4	221.20	184.90	308	2.4	197.80	181.10
72-74	62	2.4	206.80	201.70	250	2.0	190.10	165.60
75 and over	64	1.8	182.40	179.80	263	2.1	173.20	159.00
Other	34	1.4	221.90	195.00	265	2.1	220.80	180.50
Under age 72	13	(2)	274.70	229.70	212	1.7	221.70	175.50
72-74	13	(2)	202.70	66.50	31	(2)	233.60	218.80
75 and over	11	(2)	167.30	167.30	22	(2)	193.60	175.20
Disabled widowers:								
Total	188	100.0	265.40	65.40	498	100.0	232.30	122.20
White	163	85.9	268.60	152.20	414	83.8	237.30	124.90
Under age 65	56	29.8	287.80	127.30	306	61.9	241.70	124.90
65 and over	105	55.9	275.90	165.40	108	21.9	224.80	124.90
Black and other	37	14.4	240.20	133.10	80	16.2	206.20	108.10
Under age 65	12	6.4	225.90	116.40	63	12.8	210.50	103.90
65 and over	13	6.8	261.70	66.50	17	3.4	190.50	123.40

[1] Percentages do not equal 100.0 percent in all cases due to rounding.
[2] Less than 0.1 percent.

TABLE 4.—Benefits in current-payment status: Number and percentage distribution of husbands of retired and disabled workers, by race, primary insurance amount of worker, and monthly benefit amount of husband, end of 1978

Primary insurance amount of worker and monthly benefit amount of husband	Husband of—						
	Retired workers				Disabled workers		
	Total	White	Black	Other	Total	White	Black and other
Total number	38,256	34,754	2,747	755	2,297	2,049	248
Primary insurance amount							
Total percent[1]	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than $121.90	23.0	21.7	37.4	29.9	6.4	4.5	22.6
121.90-149.90	7.7	7.5	9.6	9.4	3.7	3.5	5.2
150.00-174.90	8.0	8.0	8.5	9.0	7.1	7.1	6.5
175.00-199.90	9.7	9.6	10.8	11.8	10.0	9.7	12.5
200.00-224.90	8.5	8.6	7.2	8.1	8.1	7.5	13.3
225.00-249.90	8.3	8.6	5.1	8.5	8.3	8.6	5.2
250.00-274.90	6.5	6.8	4.1	4.8	10.3	10.8	6.1
275.00-299.90	6.4	6.7	3.3	3.8	10.2	10.8	5.2
300.00-324.90	5.4	5.7	2.5	4.6	8.2	8.7	4.4
325.00-349.90	5.4	5.7	2.7	3.6	8.1	8.5	5.2
350.00-374.90	4.0	4.2	2.7	3.4	7.7	8.1	5.2
375.00-399.90	3.1	3.2	2.3	[2]3.0	5.6	5.8	4.4
400.00 or more	3.9	3.9	3.9	---	6.2	6.5	4.0
Monthly benefit amount							
Total percent[1]	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than $50.00	3.1	3.1	3.3	4.2	30.3	31.4	21.0
50.00-74.90	30.7	29.2	46.9	39.9	18.2	16.3	33.5
75.00-99.90	18.2	18.1	18.5	19.9	19.2	19.3	18.2
100.00-124.90	16.5	16.9	11.4	15.8	13.6	13.1	17.7
125.00-149.90	12.5	13.0	7.3	8.3	9.6	10.3	4.0
150.00-174.90	10.0	10.4	5.1	6.5	5.6	6.0	2.0
175.00-199.90	6.1	6.2	4.3	4.0	[3]3.5	[3]3.5	[3]3.6
200.00 or more	3.1	3.1	3.2	1.5	---	---	---

[1] Percentages do not equal 100.0 percent in all cases due to rounding.

[2] $375.00 or more.

[3] $175.00 or more.

TABLE 5.—Benefits in current-payment status: Number and percentage distribution of widower beneficiaries, by primary insurance amount of worker, monthly benefit amount, type of beneficiary, and race, end of 1978

Primary insurance amount of worker and monthly benefit amount of widower	Nonremarried widowers				Widowers	
	Total	White	Black	Other	Remarried	Disabled
Total number	14,634	12,913	1,429	292	653	682
Primary insurance amount:						
Total percent[1]	100.0	100.0	100.0	100.0	100.0	100.0
Less than $121.90	18.5	17.3	28.5	21.2	19.3	10.7
121.90-149.90	7.6	7.5	9.4	6.8	8.4	6.9
150.00-174.90	8.4	8.3	9.9	6.8	7.7	7.2
175.00-199.90	10.1	9.9	11.5	13.0	8.4	11.4
200.00-224.90	10.2	10.3	9.8	9.2	9.5	11.6
225.00-249.90	9.5	9.5	8.5	10.6	8.3	10.3
250.00-274.90	7.4	7.8	4.8	4.1	8.6	7.3
275.00-299.90	7.6	7.9	4.3	9.2	6.7	7.3
300.00-324.90	6.6	6.9	3.9	5.5	8.1	7.0
325.00-349.90	6.0	6.4	2.9	5.8	5.2	7.2
350.00-374.90	3.5	3.5	2.9	4.8	4.9	6.2
375.00-399.90	2.2	2.2	1.7	[2]2.7	2.9	3.5
400.00 or more	2.3	2.4	1.9	---	2.0	3.4
Monthly benefit amount:						
Total percent[1]	100.0	100.0	100.0	100.0	100.0	100.0
Less than $50.00	2.3	2.4	2.4	---	1.7	6.7
50.00-74.90	1.2	1.2	1.1	[3]2.1	2.3	7.9
75.00-99.90	4.9	4.8	5.2	9.2	30.2	19.6
100.00-124.90	20.5	19.4	30.2	19.2	28.3	16.6
125.00-149.90	9.1	8.8	11.5	11.3	15.0	15.4
150.00-174.90	10.0	9.9	10.4	9.6	12.1	12.8
175.00-199.90	10.4	10.5	9.7	9.6	7.4	7.9
200.00-224.90	9.8	10.0	8.0	9.2	1.7	5.1
225.00-249.90	8.4	8.7	5.7	7.2	[5]1.4	4.8
250.00-274.90	7.2	7.5	4.9	8.9	---	[6]3.1
275.00-299.90	6.3	6.6	3.7	6.5	---	---
300.00-324.90	4.3	4.6	2.2	3.1	---	---
325.00-349.90	3.0	3.1	1.7	[4]4.1	---	---
350.00 or more	2.6	2.6	3.1	---	---	---

[1] Percentages do not equal 100.0 percent in all cases due to rounding.
[2] $375.00 or more.
[3] Less than $75.00.
[4] $325.00 or more.
[5] $225.00 or more.
[6] $250.00 or more.

TABLE 6.—Benefits in current-payment status: Number and percentage distribution of widower beneficiaries and average primary insurance amount and monthly benefit amount, by type of beneficiary and wife's year of death, end of 1978

Type of beneficiary and year of wife's death	Number	Percentage distribution[1]	Average primary insurance amount	Average monthly benefit amount
Total	15,969	---	$223.90	$183.70
Nonremarried widowers:				
Total	14,634	100.0	223.00	188.90
Not available	780	5.3	227.20	207.00
Before 1965	717	4.9	206.50	183.20
1965-69	1,294	8.8	215.40	191.80
1970-75	5,075	34.7	228.40	197.50
1976	1,742	11.9	230.30	193.90
1977	3,249	22.2	218.40	176.40
1978	1,777	12.1	219.50	174.50
Remarried widowers:				
Total	653	100.0	225.10	123.30
Not available	39	6.0	234.10	127.60
Before 1965	35	5.4	227.60	123.10
1965-69	80	12.3	218.20	120.90
1970-75	311	47.6	228.20	124.50
1976	80	12.3	223.90	122.20
1977	96	14.7	216.00	119.80
1978	12	1.8	234.00	127.90
Disabled widowers:				
Total	682	100.0	241.40	129.70
Not available	18	2.6	241.40	137.70
Before 1965	8	1.2	222.00	139.80
1965-69	48	7.0	230.40	137.50
1970-75	303	44.4	243.10	136.10
1976	91	13.3	248.70	131.90
1977	161	23.6	240.90	118.20
1978	53	7.8	233.50	113.10

[1] Percentages do not equal 100.0 percent in all cases due to rounding.

TABLE 7.—Benefits in nonpayment status: Number and percentage distribution of husbands and widowers and average primary insurance amount and monthly benefit amount, by type of benefit, pension offset status, and race, end of 1978

Type of benefit, pension offset status, and race	Number	Percentage distribution[1]	Average primary insurance amount	Average monthly benefit amount
Total	8,465	. . .	$231.10	$103.50
Husbands of retired workers:				
Total	6,525	100.0	229.70	94.60
With pension offset	5,399	82.7	230.10	92.30
White	5,002	76.7	230.00	92.30
Black	267	4.1	233.90	95.70
Other	130	2.0	226.80	84.10
Without pension offset	1,126	17.3	227.80	105.60
White	985	15.1	229.40	106.70
Black	85	1.3	222.80	101.30
Other	56	(2)	208.10	92.60
Husbands of disabled workers:				
Total	343	100.0	284.00	78.50
With pension offset	259	75.5	282.90	80.90
White	238	69.4	283.90	81.00
Black and other	21	6.1	270.90	80.30
Without pension offset	84	24.5	287.40	71.10
White	72	21.0	292.20	72.50
Black and other	12	3.5	258.90	63.40
Nonremarried widowers:				
Total	1,494	100.0	225.00	147.10
With pension offset	1,097	73.4	226.40	135.60
White	967	64.7	227.50	134.70
Black	99	6.6	211.80	140.50
Other	31	2.1	240.00	147.70
Without pension offset	397	26.6	221.10	179.00
White	343	23.0	223.40	180.80
Black	42	2.8	212.20	176.20
Other	12	(2)	186.80	138.40
Remarried widowers:				
Total	65	100.0	232.60	111.10
With pension offset	36	55.4	219.70	99.60
Without pension offset	29	44.6	248.60	125.30
Disabled widowers:				
Total	38	100.0	220.50	123.40
With pension offset	30	79.0	225.10	137.90
Without pension offset	8	21.1	203.40	68.90

[1] Percentages do not equal 100.0 percent in all cases due to rounding.

[2] Less than 1.0 percent.

TABLE 8.—Number[1] and type of husbands and widowers, by benefit status, end of 1978

Type of beneficiary	Total number on rolls	Benefit status		Benefits withheld due to pension offset	
		Current-payment status	Benefits withheld	Number	Percent
Husbands of:					
Retired workers	44,781	38,256	6,525	5,399	12.1
Disabled workers	2,640	2,297	343	259	9.8
Widowers:					
Nonremarried	16,128	14,634	1,494	1,097	6.8
Remarried	718	653	65	36	5.0
Disabled	720	682	38	30	4.2

[1] An undetermined number of individuals receiving government pensions never filed for husband's or widower's benefits because they believed nothing would be gained if they did file.

TABLE 9.—Number of men dually entitled to a retired-worker and a husband's or widower's benefit and monthly amount of primary and secondary benefit, 1976-78

End of year	Husbands				Widowers			
	Number	Average monthly benefit amount[2]			Number	Average monthly benefit amount[2]		
		Secondary benefit before reduction	Retired-worker benefit	Reduced secondary benefit		Secondary benefit before reduction	Retired-worker benefit	Reduced secondary benefit
1976[1]	7,497	—	—	—	7,779			
1977	14,557	$153.79	$118.42	$35.37	19,544	$261.19	$175.73	$85.64
1978	17,832	165.85	128.23	37.63	27,192	280.01	195.59	84.42

[1] Average monthly benefit amount data not available.
[2] Based on sample data.

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research and statistics note

Report No. 3
July 20, 1982

STATE AND LOCAL GOVERNMENT EMPLOYEES COVERED UNDER SOCIAL SECURITY*

This note presents the latest data available on Federal Social Security coverage provided to State and local government employees under the elective provisions of the Social Security Act. Data are shown on the extent of coverage, the characteristics of covered workers, and the extent of coverage terminations.

Extent of Coverage

On March 31, 1979, approximately 9¼ million, or about 71 percent, of the 13 million[1] State and local government jobs in the 50 States were covered by the Social Security (OASDI) program. Total State and local government employment has increased about 13 percent in the 5-year period since March 1974, but the percent of those jobs covered by the OASDI program has remained about the same (table 1).

Table 2 shows the number of State and local government jobs, the number of jobs covered, and the percent covered in each of the 50 States. In 15 States coverage is virtually complete, exceeding 95 percent. In only five States are less than 25 percent of the jobs covered.

Although over 9¼ million State and local government jobs are covered under Social Security, the number of persons employed in those jobs is slightly less—9.1 million. For nearly 8.9 million persons, the covered State and local government job is their **major** job; that

TABLE 1.—Social Security coverage of employees of State and local governments, 1951-81 (first calendar quarter)

(Numbers in thousands)

Year	All employees	Covered employees	Percent covered
1951	3,623	414	11
1952	4,053	622	15
1953	4,053	782	19
1954	4,145	944	23
1955	4,807	1,088	23
1956	5,004	1,418	28
1957	5,223	2,047	39
1958	5,558	3,021	54
1959	5,841	3,252	56
1960	6,037	3,561	59
1961	6,334	3,823	60
1962	6,668	4,278	64
1963	6,948	4,495	65
1964	7,278	4,860	67
1965	7,688	5,041	66
1966	8,292	5,528	67
1967	8,791	5,854	67
1968	9,185	6,261	68
1969	9,463	6,531	69
1970	9,824	6,876	70
1971	10,265	7,288	71
1972	10,693	7,699	72
1973	11,160	8,035	72
1974	11,481	8,266	72
1975	11,976	8,623	72
1976	12,178	8,768	72
1977	12,252	8,796	72
1978	12,889	9,230	72
1979	12,983	9,259	71
1980[1]	13,194	9,368	71
1981[1]	13,257	9,412	71

[1] Preliminary.

*By Bert Kestenbaum, Division of OASDI Statistics. Data as of Mar. 31, 1979 (coverage); 1977 (characteristics); and December 1981 (terminations).

[1] The total employment of 13 million is based on the 1977 Census of Governments' *Compendium of Public Employment*, table 10; the Bureau of the Census' *Public Employment in 19—* series; and the Bureau of Labor Statistics' monthly series on State and local government employment.

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is, it provides them with more earnings than any other job.

TABLE 2.—Estimates of Social Security coverage of State and local government jobs, March 1979

(Numbers in thousands)

State[1]	Number of jobs	Number of jobs covered	Percent covered
Total	12,983	9,259	71
1. California	1,442	562	39
2. New York	1,093	1,045	96
3. Texas	751	428	57
4. Illinois	589	237	40
5. Pennsylvania	570	570	100
6. Ohio	567	---	0
7. Michigan	551	505	92
8. Florida	498	427	86
9. New Jersey	422	422	100
10. North Carolina	357	323	90
11. Georgia	345	279	81
12. Massachusetts	337	---	0
13. Virginia	307	307	100
14. Indiana	293	263	90
15. Wisconsin	284	256	90
16. Missouri	279	198	71
17. Minnesota	258	182	71
18. Tennessee	253	207	82
19. Maryland	252	252	100
20. Louisiana	244	49	20
21. Washington	230	230	100
22. Alabama	218	218	100
23. Colorado	185	45	24
24. Kentucky	181	137	75
25. Iowa	180	175	98
26. Oklahoma	179	155	87
27. South Carolina	177	177	100
28. Connecticut	161	97	60
29. Kansas	161	146	90
30. Oregon	161	154	96
31. Arizona	157	147	93
32. Mississippi	150	148	99
33. Arkansas	119	114	96
34. Nebraska	111	106	95
35. West Virginia	109	104	96
36. New Mexico	87	71	81
37. Utah	86	78	91
38. Maine	72	23	32
39. Montana	67	48	71
40. Idaho	60	58	96
41. Hawaii	58	41	71
42. New Hampshire	53	47	89
43. Rhode Island	52	38	74
44. Nevada	49	3	6
45. South Dakota	47	42	90
46. North Dakota	44	38	85
47. Alaska	36	25	70
48. Wyoming	35	32	91
49. Delaware	34	22	63
50. Vermont	28	28	99

[1]States are ranked by number of jobs.

Characteristics of Covered Workers

Table 3 compares State and local government employees with other workers covered under Social Security in 1977 by selected demographic and economic characteristics. Among workers whose major OASDI-covered job was in non-Federal government, 54 percent are women compared with 42 percent among other wage and salary workers. By race, 15 percent are black.[2] Less than 20 percent are under age 25, compared with more than 30 percent for other wage and salary workers. The relatively older age of the

TABLE 3.—Percentage distribution of OASDI-covered wage and salary workers by selected characteristics, 1977

Characteristic	State and local government workers	Other workers
Sex:		
Total	100	100
Male	46	58
Female	54	42
Race:		
Total	100	100
Black	15	10
All others	85	90
Age:		
Total	100	100
Under 25	19	31
25-34	28	25
35-44	19	16
45-54	17	14
55 and over	16	13
Insured status, January 1, 1978:		
Total	100	100
Insured for survivor benefits	91	89
Not insured	9	11
Quarters of coverage in 1977:		
Total	100	100
None or one	10	11
Two or three	21	25
Four	69	64
Wage and salary earnings:		
Total	100	100
Less than $16,500	88	86
$16,500 or more	12	14

[2]Compare with U.S. Bureau of the Census, "Government Workers," *Census of Population:1970*, PC(2)-7D. Some States with large numbers of noncovered employees have relatively small black populations, Massachusetts and California especially.

former group could account for their slightly higher rate of insuredness for survivor benefits—91 percent of State and local government workers versus 89 percent of other workers.

Sixty-nine percent of covered State and local government workers earned four quarters of coverage in 1977 with 12 percent earning the maximum taxable—$16,500. The corresponding percentages for other workers are 64 and 14, respectively.

Extent of Coverage Terminations Since 1959

State and local government employers may request termination of their Social Security coverage. The termination, which is irreversible, becomes effective 2 years after the request is made, unless the notice to terminate is canceled during the 2-year period.

As of December 31, 1981, 881 employers, including the Alaska State government, have terminated their Social Security coverage (table 4). Three-fourths of these employers are in only three States—California, Louisiana, and Texas. The total number of workers affected is approximately 170,000, or about 1.8 percent of the current covered State and local government work force.

TABLE 4.—Number of OASDI coverage terminations by State and local government employers, December 1981

State	Employers	Workers
	Terminations effective, 1959-81	
Total	881	171,741
Alaska	11	15,424
California	316	49,230
Georgia	46	19,705
Louisiana	203	46,122
Texas	144	32,914
All others	161	8,346
	Terminations pending, 1982-83	
Total	308	148,628
Alaska	12	1,783
California	85	88,180
Georgia	45	29,742
Louisiana	18	933
Texas	53	11,022
All others	95	16,968

Another 308 employers with some 149,000 workers have coverage terminations scheduled for 1982 and 1983. Three-fifths of them are located in California, 28 percent; Texas, 17 percent; and Georgia, 15 percent. Undoubtedly some of these terminations will not take place. During 1980 and 1981, 76 employers with 51,000 workers rescinded their notices prior to the effective date. As of December 1981, a total of 206 employers with 538,000 workers had rescinded notices of termination.

Data Sources

Extent of coverage.—The number of covered jobs was derived from the number of wage items reported by employers on form OAR-S3 for the first quarter of 1979. A relationship between employment over the quarter and employment as of a certain time was calculated for each State from the 1977 1-percent employee-employer statistical file.[3] This was done by determining the percent of first-quarter workers reported by the same employer in the second quarter or who reached the maximum taxable in the first quarter. This file contains all of an individual's covered wage and salary employment in 1977; thus it was also used to estimate the number of persons in covered State and local government jobs and the number for whom such employment was the major job.

Characteristics of covered workers.—Data presented in this section are from the 1977 1-percent sample discussed above. Also included is employment in Puerto Rico and the Virgin Islands.

Extent of coverage terminations since 1959.—Data on total numbers of workers affected by employer termination of Social Security coverage is based on the number of wage items reported by employers on form OAR-S3.

[3] For a description of the sample design and generalized tables of sampling error, see Robert H. Finch, Jr., *Sampling Variability in the 1-percent Continuous Work History Sample*, Washington, D.C., U.S. Govt. Print. Off., 1977.

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GEOGRAPHIC DISTRIBUTION OF SSI RECIPIENTS DECEMBER 1979*

Historically, rural areas have contained a higher proportion of the low income population than that found in metropolitan areas.[1] This paper examines the residential distribution of supplemental security income (SSI) recipients in December 1979, and looks at the trend since the beginning of the SSI program in 1974. Comparisons are made with the overall United States population, with those receiving Social Security benefits, and with the population having income below the poverty level. Factors affecting the growth of metropolitan residency are examined, including migration of persons into and away from metropolitan areas, as well as the creation of new standard metropolitan statistical areas (SMSA's).

In December 1979, two-thirds of all recipients lived in metropolitan areas (table 1). Metropolitan residence was more common among recipients who were disabled, black, and women. Since 1974, metropolitan residency among SSI recipients has increased by 4 percentage points while the national proportion of metropolitan residents has remained stable at 73 percent.

Regional Trends

As seen in table 1, the Northeast and West had the largest proportions of recipients in metropolitan areas—87 percent and 83 percent, and the South the smallest—48 percent. The proportion of the total U.S. population in metropolitan areas (73 percent) surpassed that of the SSI population by 7 percentage points. Similar differences were found regionally. The South again contained the smallest metropolitan population (64 percent), but this was 17 percentage points above that for SSI recipients.

Recipients who were disabled were more likely to live in metropolitan counties—69 percent—than those who were aged—61 percent (table 2). This pattern was reflected in every region, but was most apparent in the North Central States where the metropolitan proportion of disabled was 69 percent compared to 55 percent for aged. Again the South contained the smallest proportions of metropolitan recipients, both among the aged (44 percent) and the disabled (50 percent).

States

The residential distribution of SSI recipients in individual States was similar to the regional findings (table 3). In 25 States, a majority of SSI recipients lived in urban areas.[2] Metropolitan residence was above 75 percent in 15 of these States, and over 90 percent in six States—California, Connecticut, Massachusetts, New Jersey, New York, and Rhode Island. Metropolitan representation was under 25 percent only in Alaska, Idaho, Mississippi, Montana, North Dakota, and South Dakota.[3]

By Arthur L. Kahn, Division of Supplemental Security Studies. The study file was prepared by Everett T. Chinn, Division of Supplemental Security Studies.

[1]U.S. Bureau of the Census, "Characteristics of the Population Below the Poverty Level, 1979," *Current Population Reports*, Series P-60, No. 130, table 4, pp. 21-22.

[2]Counts exclude the District of Columbia, a metropolitan area in its entirety.

[3]Counts exclude Vermont and Wyoming which have no metropolitan areas.

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The greater tendency of disabled recipients to live in metropolitan areas was also shown by individual State data. In 28 States, over half of disabled recipients lived in metropolitan areas, but only 22 States had a majority of aged recipients in metropolitan areas.

State patterns for the entire U.S. population were similar to those shown for SSI recipients. In eight States, the proportion with metropolitan residence was lower for the total population than it was for those receiving SSI.

Distribution by Race

A somewhat larger proportion of black SSI recipients lived in metropolitan areas—68 percent, compared with 64 percent of whites (table 4). Again, this was most apparent among the disabled—75 percent of blacks but only 66 percent of whites were metropolitan residents, as were about 3 out of 5 aged persons of both races. Regionally, the North Central States provided the greatest contrast, with 93 percent of blacks but only 54 percent of whites living in metropolitan counties (table 5). Blacks and whites in the South were similar in residence patterns; about half of each lived in metropolitan areas.

These data reflect, to some degree, the shift of blacks from rural areas of the South to metropolitan areas of the Northeast and North Central regions.[4] Between 1940 and 1970, as the proportion of blacks declined from 77 percent to 53 percent in the South, it increased from 22 percent to 39 percent in the North and from 1 percent to 8 percent in the West. Among whites, the movement was westward. The proportion of whites in the West increased from 11 percent to 18 percent while it dropped from 62 percent to 54 percent in the North. In the South, no significant change occurred.

Distribution by Sex

Women who received SSI payments were more likely to live in a metropolitan area (67 percent) than men (64 percent), a pattern repeated by eligibility category. Regionally, the proportion of both men and women in metropolitan areas exceeded 80 percent in both the Northeast and West. This ratio dropped to 3 out of 5 in the North Central States, and to less than half in the South.

Metropolitan residence was more common among disabled women—70 percent—than it was for those who were aged—63 percent (table 6). In 26 States, at least half of the female SSI recipients lived in metropolitan areas compared to 22 States among male recipients.

Comparison With Other Populations

Sixty-eight percent of persons receiving Old-Age, Survivors, and Disability Insurance (OASDI) benefits lived in metropolitan areas, 2 percentage points above the proportion of SSI recipients. Similar differences were noted in the distributions by race and sex (table 7). The only variation occurred with regard to type of benefit. Retired OASDI beneficiaries were more likely to live in metropolitan areas (70 percent) than aged SSI recipients (61 percent); but for the disabled, the proportion of OASDI beneficiaries in metropolitan areas was slightly below that for the SSI recipients (68 percent and 69 percent, respectively).

Metropolitan Residence, 1974-79

Between 1974 and 1979, the proportion of SSI recipients living in metropolitan areas increased from 62 to 66 percent (table 8). Aged recipients showed a gain of 5 percentage points while the disabled caseload experienced no significant change (table 9). The North Central region has had the largest increase since 1975, and the West the smallest. Among Social Security (OASDI) beneficiaries, the proportion of urban residents increased only 1 percentage point during the 1974-79 period.

One of the reasons for this change was the establishment of new SMSA's from counties previously considered rural in nature. Between 1974 and 1979, the number of SMSA's rose from 265 to 284. The counties comprising them were reclassified as metropolitan because of significant population growth, either within one particular county or in the region as a whole.[5]

Also, the percentage of metropolitan residents who are poor has been rising in recent years as more persons with low income have moved into metropolitan areas and those with high income have moved out.[6] Thus even though the overall proportion of people living in metropolitan areas has remained at 73 percent (table 10), the proportion of those residents with low income has increased. The result has been a significant narrowing in the difference between poverty rates in urban and rural areas. In 1974 the metropolitan and nonmetropolitan rates of poverty were 4.5 percentage points apart—9.7 versus 14.2 percent. By 1979 the

[4]U.S. Bureau of the Census, "The Social and Economic Status of the Black Population in the United States: An Historical View, 1970-1978," *Current Population Reports*, Special Studies Series P-23, No. 80, 1979, tables 5 and 6, pp. 13-14.

[5]See technical note for definition of SMSA.

[6]U.S. Bureau of the Census "Social and Economic Characteristics of the Metropolitan and Nonmetropolitan Population: 1977 and 1970," *Current Population Reports*, Special Studies Series P-23, No. 75, 1978, pp. 7-9.

difference was only 3 percentage points—10.7 and 13.7 percent, respectively, for metropolitan and nonmetropolitan poverty rates.[7]

The number of aged, blind, and disabled persons receiving SSI benefits in each SMSA as of December 1979 are shown in table 11.

Technical Note

"Metropolitan areas" in this paper refer to standard metropolitan statistical areas outside New England and to New England county metropolitan areas in New England.[8] In general, an SMSA is

- a county containing one city with 50,000 or more inhabitants and those surrounding counties which are metropolitan in character and integrated economically and socially with the central city, or
- a county or group of counties with a total population of at least 75,000 containing one city having a population of over 25,000 persons which, together with its contiguous places, has a combined population of 50,000 and constitutes a single economic and social community.

Standard metropolitan areas in New England are defined in terms of cities and towns, not counties as in the case of SMSA's. Because the Social Security Administration's program data are available only in terms of counties or county equivalents,[9] an alternate classification—New England County Metropolitan Areas (NECMA's)—is used for these States. NECMA's are summarized in terms of whole counties based on the same criteria used for SMSA's given above to enable comparisons with other sections of the country.

In 1979, new SMSA's were designated in Bismarck, North Dakota; Elkhart, Indiana; Enid, Oklahoma; Iowa City, Iowa; and Las Cruces, New Mexico.

Recent statistics on the metropolitan distribution of SSI recipients may be found in "SSI Beneficiaries in Metropolitan Areas, December 1977," Research and Statistics Note No. 7 (1980), May 23, 1980; and "SSI Recipients in Metropolitan Areas, December 1978," Research and Statistics Note No. 8 (1981), November 5, 1981.

[7]The Census data used in this comparison are based on SMSA's as defined on the basis of the 1970 census. These data are not directly comparable to SSI and OASDI metropolitan statistics which have been updated yearly since 1970 to reflect any SMSA additions or deletions.

[8]For a detailed definition of SMSA's and NECMA's and a list of counties comprising these areas, see Office of Management and Budget, *Standard Metropolitan Statistical Areas: 1975*, (U.S. Govt. Print. Off., Washington, D.C., 1976).

[9]Independent cities in Maryland, Missouri, Nevada, and Virginia.

TABLE 1.--Number and percentage distribution of U.S. population, July 1978 1/; and SSI recipients December 1979, by region, division, and metropolitan area

Region and division	Number	Percentage distribution		
		Total	Metropolitan areas 2/	Nonmetropolitan areas
	U.S. population, July 1978			
Total.....	218,062,700	100.0	73.1	26.9
Northeast.....	49,081,300	100.0	85.3	14.7
New England.....	12,256,200	100.0	81.8	18.2
Middle Atlantic.....	36,825,100	100.0	86.5	13.5
North Central.....	58,251,000	100.0	70.1	29.9
East North Central..	41,232,900	100.0	77.4	22.6
West North Central..	17,018,100	100.0	52.6	47.4
South.....	70,626,600	100.0	64.3	35.7
South Atlantic.....	34,579,200	100.0	66.0	34.0
East South Central..	14,001,300	100.0	52.0	48.0
West South Central..	22,046,100	100.0	69.5	30.5
West.....	40,103,900	100.0	79.5	20.5
Mountain.....	10,293,100	100.0	60.6	39.4
Pacific.....	29,810,800	100.0	86.0	14.0
	SSI recipients, December 1979			
Total.....	3/ 4,148,931	100.0	65.7	34.3
Northeast.....	825,871	100.0	86.7	13.3
New England.....	202,812	100.0	82.8	17.2
Middle Atlantic.....	623,059	100.0	87.9	12.1
North Central.....	662,496	100.0	63.6	36.4
East North Central..	468,673	100.0	73.3	26.7
West North Central..	193,823	100.0	40.3	59.7
South.....	1,759,914	100.0	47.6	52.4
South Atlantic.....	737,048	100.0	51.9	48.1
East South Central..	473,035	100.0	35.9	64.1
West South Central..	549,831	100.0	51.8	48.2
West.....	900,650	100.0	83.3	16.7
Mountain.....	116,432	100.0	52.9	47.1
Pacific.....	784,218	100.0	87.8	12.2

1/ U.S. Bureau of the Census, Current Population Reports, Series P-25, No. 873, "Estimates of the Population of Counties and Metropolitan Areas: July 1, 1977 and 1978", 1980, tables 6-7, pp. 29-30.

2/ Metropolitan counties refer to Standard Metropolitan Statistical Areas (SMSA's) in all States except New England. In the New England States, metropolitan counties are components of New England County Metropolitan Areas (NECMA's).

3/ Excludes 605 persons in the Northern Mariana Islands, and 39 persons whose State of residence was not reported.

TABLE 2.--Number and percentage distribution of SSI recipients residing in metropolitan areas, by reason for eligibility and region, December 1979

Region	Number	Percentage distribution		
		Total	Metropolitan counties	Non-metropolitan counties
	Aged			
Total	1,871,343	100.0	61.3	38.7
Northeast	336,228	100.0	86.3	13.7
North Central	252,600	100.0	54.9	45.1
South	889,536	100.0	44.3	55.7
West	392,979	100.0	82.5	17.5
	Blind			
Total	71,004	100.0	69.8	30.2
Northeast	13,581	100.0	88.0	12.0
North Central	10,446	100.0	67.4	32.6
South	27,304	100.0	49.9	50.1
West	19,673	100.0	86.4	13.6
	Disabled			
Total	1,994,496	100.0	69.3	30.7
Northeast	425,112	100.0	87.0	13.0
North Central	364,768	100.0	69.1	30.9
South	751,431	100.0	50.4	49.6
West	453,185	100.0	83.9	16.1
	Blind and disabled children			
Total	212,088	100.0	69.4	30.6
Northeast	50,950	100.0	86.5	13.5
North Central	34,682	100.0	68.6	31.4
South	91,643	100.0	55.4	44.6
West	34,813	100.0	82.0	18.0

TABLE 3.--Number and percent of U.S. population in metropolitan areas, July 1978, by State; number of SSI recipients in metropolitan areas, December 1979, by State and reason for eligibility

State	U.S. population July 1978 1/	SSI recipients, December 1979 2/					
		Total	Adults			Children	
			Aged	Blind	Disabled	Blind	Disabled
United States							
Total number	218,062,700 3/	4,148,931	1,871,343	71,004	1,994,496	6,224	205,864
Percent 4/	73.1	65.7	61.3	69.8	69.3	70.0	69.4
Alabama							
Total number	3,741,900	137,165	79,981	1,772	49,690	126	5,596
Percent	62.0	47.0	43.1	49.1	52.1	55.6	56.6
Alaska							
Total number	402,700	3,103	1,223	58	1,619	8	195
Percent	44.6	24.4	13.0	20.7	29.8	5/	52.8
Arizona							
Total number	2,353,900	29,194	11,862	488	15,034	39	1,771
Percent	74.5	61.6	54.3	58.4	66.0	79.5	73.0
Arkansas							
Total number	2,185,900	79,440	45,073	1,393	29,321	139	3,514
Percent	38.5	25.6	23.7	31.8	27.5	53.2	29.8
California							
Total number	22,294,200	702,127	314,211	16,669	348,376	770	22,101
Percent	92.5	89.9	89.4	90.7	90.3	89.0	89.9
Colorado							
Total number	2,670,400	31,449	14,224	265	15,188	89	1,683
Percent	80.8	69.3	60.3	81.4	76.3	83.1	80.0
Connecticut							
Total number	3,098,600	23,290	7,626	277	13,961	40	1,386
Percent	92.1	93.0	92.5	90.2	94.0	5/	86.3
Delaware							
Total number	582,600	7,064	2,605	156	3,766	15	522
Percent	68.1	53.1	49.6	55.5	56.9	5/	44.0
District of Columbia 6/							
Total number	673,600	14,847	4,214	190	9,903	10	530
Florida							
Total number	8,594,100	167,516	84,286	2,330	73,013	253	7,634
Percent	85.9	82.9	83.2	79.2	82.7	80.2	82.0
Georgia							
Total number	5,083,900	155,173	74,053	2,747	70,876	171	7,326
Percent	56.9	39.6	35.7	43.1	42.9	48.5	46.7
Hawaii							
Total number	896,600	9,967	4,966	117	4,461	31	392
Percent	80.3	75.5	72.6	83.5	77.9	5/	82.4
Idaho							
Total number	877,500	7,399	2,736	85	3,984	12	582
Percent	17.4	12.5	12.3	22.6	12.3	5/	13.4
Illinois							
Total number	11,242,500	122,981	36,782	1,514	78,994	169	5,522
Percent	81.3	79.8	74.2	80.0	82.2	77.5	82.0
Indiana							
Total number	5,374,200	41,122	15,657	950	22,237	100	2,178
Percent	70.4	68.0	64.8	69.7	70.3	70.0	65.5
Iowa							
Total number	2,895,600	25,850	11,576	919	11,506	95	1,754
Percent	37.2	32.7	26.0	39.2	37.7	62.1	39.0

See footnotes at end of table.

TABLE 3.--Number and percent of U.S. population in metropolitan areas, July 1978, by State; number of SSI recipients in metropolitan areas, December 1979, by State and reason for eligibility (Con.)

State	U.S. population July 1978 1/	SSI recipients, December 1979 2/					
		Total	Adults			Children	
			Aged	Blind	Disabled	Blind	Disabled
Kansas							
Total number	2,347,700	20,868	8,520	279	10,681	28	1,360
Percent	46.3	39.6	31.8	42.7	44.1	5/	52.7
Kentucky							
Total number	3,498,200	92,648	43,176	1,821	43,038	176	4,437
Percent	45.1	26.4	24.1	24.0	28.4	28.4	30.5
Louisiana							
Total number	3,966,200	138,548	69,024	1,873	56,508	268	10,875
Percent	63.1	47.9	43.7	51.2	51.1	52.6	57.2
Maine							
Total number	1,091,300	21,868	10,185	256	10,465	41	921
Percent	30.2	25.4	23.8	25.1	26.9	5/	27.3
Maryland							
Total number	4,142,700	48,120	16,349	518	28,636	83	2,534
Percent	84.6	80.2	74.7	83.0	83.3	80.2	79.2
Massachusetts							
Total number	5,773,700	128,295	70,593	4,698	47,761	423	4,820
Percent	96.2	97.0	96.9	96.8	97.2	95.7	97.0
Michigan							
Total number	9,188,700	116,926	41,012	1,644	69,310	128	4,832
Percent	81.3	76.3	72.5	83.4	78.4	81.3	73.8
Minnesota							
Total number	4,008,000	32,823	13,577	547	16,843	91	1,765
Percent	64.3	50.7	42.0	68.2	56.0	62.2	61.2
Mississippi							
Total number	2,403,600	112,634	63,692	1,666	41,403	166	5,707
Percent	26.8	13.1	11.3	18.8	15.0	23.5	16.7
Missouri							
Total number	4,859,900	86,249	43,372	1,331	38,062	87	3,397
Percent	63.6	42.4	35.5	46.3	49.2	60.9	53.9
Montana							
Total number	784,600	6,998	2,475	130	3,915	16	462
Percent	24.3	22.7	16.9	20.0	25.7	5/	28.1
Nebraska							
Total number	1,565,400	13,716	5,768	221	6,821	28	878
Percent	44.6	38.2	28.5	52.3	44.3	5/	51.2
Nevada							
Total number	663,500	6,402	3,428	369	2,226	38	341
Percent	81.4	86.8	84.7	86.9	88.8	94.7	93.9
New Hampshire							
Total number	871,100	5,295	2,159	106	2,666	16	348
Percent	50.5	40.7	40.5	36.2	40.5	5/	44.3
New Jersey							
Total number	7,327,100	84,106	32,767	946	44,758	98	5,537
Percent	91.8	93.2	94.1	95.2	93.2	98.0	86.6
New Mexico							
Total number	1,212,200	25,267	10,659	406	12,916	39	1,247
Percent	33.7	31.1	27.1	32.8	34.4	5/	29.3
New York							
Total number	17,748,300	372,779	142,712	3,679	202,470	329	23,589
Percent	88.4	90.7	89.6	92.8	91.4	83.6	91.4

See footnotes at end of table.

TABLE 3.--Number and percent of U.S. population in metropolitan areas, July 1978, by State; number of SSI recipients in metropolitan areas, December 1979, by State and reason for eligibility (Con.)

State	U.S. population July 1978 1/	SSI recipients, December 1979 2/					
		Total	Adults			Children	
			Aged	Blind	Disabled	Blind	Disabled
North Carolina							
Total number	5,577,100	140,032	65,175	2,967	65,900	269	5,721
Percent	45.2	31.9	29.1	43.4	33.7	39.8	36.1
North Dakota							
Total number	651,900	6,484	3,435	54	2,750	9	236
Percent	34.5	20.8	18.3	33.3	23.1	5/	26.7
Ohio							
Total number	10,748,800	120,118	37,548	2,029	74,144	227	7,170
Percent	79.6	76.2	73.4	78.3	77.6	82.4	76.3
Oklahoma							
Total number	2,880,100	69,050	36,241	934	28,924	83	2,868
Percent	55.7	40.1	36.2	47.7	42.8	57.8	61.1
Oregon							
Total number	2,443,800	22,335	7,667	449	12,521	79	1,619
Percent	59.4	63.8	59.4	68.6	64.6	79.7	75.8
Pennsylvania							
Total number	11,749,800	166,174	60,272	3,349	90,695	299	11,559
Percent	80.4	79.0	78.0	77.4	79.5	81.6	80.8
Rhode Island							
Total number	934,700	15,123	6,088	162	7,818	26	1,029
Percent	91.2	94.0	93.5	91.3	94.1	5/	95.7
South Carolina							
Total number	2,917,700	83,189	39,332	1,729	37,758	147	4,223
Percent	48.3	34.7	32.8	38.0	35.8	41.1	41.2
South Dakota							
Total number	689,600	7,833	3,852	115	3,358	15	493
Percent	28.1	19.8	15.7	38.6	21.2	5/	38.0
Tennessee							
Total number	4,357,500	130,588	63,065	1,694	59,543	192	6,094
Percent	62.7	50.7	47.0	55.1	53.1	62.5	63.6
Texas							
Total number	13,014,000	262,793	152,938	3,697	90,370	373	15,415
Percent	79.6	64.9	60.3	71.5	70.2	77.7	77.5
Utah							
Total number	1,307,500	7,832	2,503	126	4,498	18	687
Percent	78.6	76.8	66.2	76.4	80.2	5/	92.0
Vermont 7/							
Total number	486,800	8,941	3,826	108	4,518	11	478
Virginia							
Total number	5,148,000	79,655	35,744	1,243	38,696	144	3,828
Percent	65.5	49.3	43.7	58.3	53.3	64.6	57.4
Washington							
Total number	3,773,600	46,686	16,186	490	27,492	51	2,467
Percent	71.1	73.7	70.5	76.2	75.2	80.4	76.7
West Virginia							
Total number	1,859,700	41,452	14,588	574	24,086	43	2,161
Percent	36.1	28.6	27.6	30.1	29.4	32.5	25.9

See footnotes at end of table.

TABLE 3.--Number and percent of U.S. population in metropolitan areas, July 1978, by State; number of SSI recipients in metropolitan areas, December 1979, by State and reason for eligibility (Con.)

State	U.S. population July 1978 1/	SSI recipients, December 1979 2/					
		Total	Adults			Children	
			Aged	Blind	Disabled	Blind	Disabled
Wisconsin							
Total number	4,678,700	67,526	31,501	843	31,062	110	4,010
Percent	62.9	54.2	45.2	66.2	60.2	85.5	74.8
Wyoming 7/							
Total number	423,500	1,891	839	21	955	6	70

1/ U.S. Bureau of the Census, Current Population Reports, Series P-25, No. 873, "Estimates of the Population of Counties and Metropolitan Areas: July 1, 1977 and 1978, 1980, tables 6-7, pp. 29-30.

2/ Includes persons receiving Federal SSI payments and/or federally administered State supplementation. Data for State supplementation under State-administered programs not available.

3/ Excludes unknown and Northern Mariana Islands.

4/ Metropolitan counties refer to Standard Metropolitan Statistical Areas (SMSA's) in all States except New England. In the New England States, metropolitan counties are components of New England County Metropolitan Areas (NECMA's).

5/ Percentage not computed for fewer than 50 persons.

6/ Washington, D.C. is part of the Washington, D.C.-Maryland-Virginia SMSA.

7/ Contains no metropolitan counties.

TABLE 4.--Percent of SSI recipients residing in metropolitan areas, by reason for eligibility, race, and State, December 1979

State	Total		Adults						Blind and disabled children	
			Aged		Blind		Disabled			
	White	Black	White	Black	White	Black	White	Black	White	Black
Total	63.5	68.3	60.2	59.1	69.0	70.7	66.1	75.3	66.9	70.4
Alabama	45.7	48.2	42.2	43.7	44.1	53.8	50.1	54.2	56.6	55.1
Alaska	45.8	73.2	33.5	1/	1/	1/	49.7	1/	57.7	1/
Arizona	73.3	84.5	68.1	78.9	75.4	1/	76.2	86.7	80.7	91.7
Arkansas	21.9	31.9	19.9	30.6	27.3	38.9	24.2	33.0	25.8	35.8
California	87.8	97.4	87.4	96.6	88.9	97.6	88.1	97.8	87.5	97.8
Colorado	66.6	98.1	57.5	97.2	80.3	1/	74.0	98.6	76.8	96.6
Connecticut	90.8	99.2	90.3	99.5	86.1	100.0	92.0	99.4	81.4	95.9
Delaware	50.6	56.3	49.0	49.7	54.4	55.6	52.7	61.5	41.5	46.9
District of Columbia	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Florida	85.2	77.4	86.2	74.4	81.8	76.8	84.1	79.8	83.9	78.3
Georgia	34.5	43.8	30.6	39.0	36.3	47.9	37.4	47.8	44.4	48.5
Hawaii	73.3	79.0	74.1	1/	1/	--	72.7	1/	75.5	1/
Idaho	12.7	1/	12.6	1/	21.6	1/	12.6	1/	12.1	1/
Illinois	66.3	95.9	60.0	93.2	69.2	94.4	68.9	96.8	72.4	94.5
Indiana	61.2	93.6	57.6	94.1	63.7	91.9	63.7	94.0	60.6	85.7
Iowa	30.3	84.2	23.9	83.0	37.5	1/	35.2	85.7	36.1	82.4
Kansas	33.0	74.2	24.9	70.6	35.5	1/	37.4	76.4	49.5	73.5
Kentucky	21.8	60.3	19.4	56.2	20.3	62.2	23.7	64.5	25.6	62.3
Louisiana	42.0	51.9	38.6	47.6	44.4	54.6	45.3	54.9	51.0	59.0
Maine	25.5	53.4	23.9	1/	25.7	--	26.8	1/	27.2	1/
Maryland	73.0	85.9	66.7	79.0	78.5	86.0	76.3	89.1	72.6	85.8
Massachusetts	96.9	98.5	96.8	98.0	96.6	99.5	97.0	98.8	96.9	97.5
Michigan	67.9	94.5	62.9	93.8	77.2	94.0	70.6	94.9	68.1	93.6
Minnesota	48.7	96.4	40.0	97.0	67.6	1/	54.1	97.8	57.4	77.8
Mississippi	13.0	12.9	10.8	11.4	17.5	19.3	15.6	14.6	20.3	15.3
Missouri	31.4	79.0	25.7	73.7	37.3	73.8	37.1	83.4	42.8	79.8
Montana	23.9	1/	18.3	1/	21.1	--	26.8	1/	28.6	--
Nebraska	32.1	96.5	23.5	95.3	48.1	1/	37.3	97.5	44.9	94.2
Nevada	87.1	99.0	85.5	98.6	87.1	100.0	88.7	98.9	94.1	100.0
New Hampshire	40.4	1/	40.7	1/	36.7	--	40.0	1/	42.2	1/
New Jersey	91.0	97.3	92.6	97.3	93.1	98.1	90.7	97.5	81.5	94.4
New Mexico	33.6	39.8	29.5	32.7	37.0	1/	37.0	43.5	28.7	1/
New York	86.5	98.5	85.7	98.7	89.0	98.9	87.2	98.5	85.3	97.9
North Carolina	31.4	33.0	29.4	28.9	43.2	44.6	32.6	35.7	36.1	37.7
North Dakota	21.8	1/	18.9	1/	1/	--	24.6	1/	29.2	1/
Ohio	67.7	96.6	64.5	95.9	70.8	96.2	69.1	96.9	68.9	96.7
Oklahoma	39.3	49.8	35.7	44.2	47.5	52.2	41.6	53.9	60.4	68.4
Oregon	57.9	95.1	53.2	95.0	63.3	1/	58.6	95.0	73.5	96.7
Pennsylvania	71.8	97.6	70.8	98.0	71.8	96.4	72.3	97.5	72.7	97.4
Rhode Island	94.1	92.4	94.0	86.9	91.5	1/	94.1	93.9	95.0	97.9
South Carolina	39.3	31.5	38.1	29.0	44.0	35.3	39.4	33.3	48.7	37.0
South Dakota	21.4	1/	17.0	1/	49.4	--	23.3	1/	41.5	1/
Tennessee	41.2	71.7	38.0	66.8	44.4	76.7	43.4	75.3	51.8	82.5
Texas	64.0	66.0	59.7	59.8	69.5	74.2	69.0	72.7	77.1	77.6
Utah	79.0	98.5	68.4	1/	83.5	1/	82.0	98.8	93.7	1/
Vermont 2/	--	--	--	--	--	--	--	--	--	--
Virginia	40.1	59.9	34.6	52.2	43.7	70.2	43.5	65.4	52.5	65.5
Washington	71.9	94.1	68.4	94.0	74.3	1/	73.5	93.8	75.4	97.7
West Virginia	28.0	39.2	27.0	38.7	30.1	1/	28.7	40.9	25.6	28.6
Wisconsin	49.2	98.7	41.1	98.5	62.2	97.7	54.9	98.8	70.0	98.7
Wyoming 2/	--	--	--	--	--	--	--	--	--	--

1/ Not computed for less than 50 persons.
2/ Contains no metropolitan counties.

TABLE 5.--Percent of SSI recipients residing in metropolitan areas, by region, race, and sex, December 1979

Region	Race		Sex	
	White	Black	Male	Female
	All persons			
Total	63.5	68.3	63.6	66.7
Northeast	82.3	98.1	85.4	87.3
North Central	53.5	93.2	61.1	64.9
South	45.5	49.6	44.5	49.1
West	81.5	96.6	82.0	83.9
	Aged			
Total	60.2	59.1	56.0	63.2
Northeast	82.8	98.2	84.0	87.0
North Central	44.8	90.3	47.3	57.5
South	43.3	43.9	38.9	46.4
West	81.0	95.7	79.5	83.7
	Disabled adults			
Total	66.1	75.3	67.7	70.1
Northeast	82.1	98.1	85.8	87.6
North Central	58.9	94.7	66.2	70.8
South	47.2	54.8	47.5	52.1
West	81.8	97.0	83.5	84.2

TABLE 6.--Percent of SSI recipients residing in metropolitan areas, by reason for eligibility, sex, and State, December 1979

State	Total		Adults						Blind and disabled children	
			Aged		Blind		Disabled			
	Men	Women	Men	Women	Men	Women	Men	Women	Male	Female
Total	63.6	66.7	56.0	63.2	67.3	71.6	67.7	70.1	69.4	69.5
Alabama	43.7	48.6	36.9	45.6	46.3	51.3	50.1	53.3	55.6	57.9
Alaska	20.1	28.1	8.4	16.4	1/	1/	23.8	35.6	50.0	52.5
Arizona	57.8	63.8	46.8	57.6	57.2	59.3	61.9	68.7	73.2	72.9
Arkansas	24.1	26.4	20.8	25.1	29.1	33.9	26.8	27.9	31.0	30.3
California	58.8	90.6	86.9	90.6	89.9	91.2	89.9	90.6	89.8	89.9
Colorado	68.1	70.0	52.7	63.0	81.7	81.2	75.2	77.0	80.6	79.6
Connecticut	92.6	93.2	92.8	92.4	90.2	90.2	93.6	94.2	86.3	86.8
Delaware	48.4	55.3	40.2	52.7	51.7	57.9	53.4	58.5	45.1	42.0
District of Columbia	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Florida	81.4	83.6	82.1	83.6	78.4	79.7	80.8	83.6	81.5	82.6
Georgia	36.8	41.0	29.1	38.0	40.5	45.0	40.8	44.1	46.8	46.7
Hawaii	73.6	76.9	68.6	75.1	86.8	81.0	77.3	78.5	79.9	85.4
Idaho	12.0	12.8	9.5	13.4	24.0	1/	12.3	12.4	14.4	11.7
Illinois	79.2	80.1	70.7	75.3	79.4	80.5	81.3	82.7	82.5	81.1
Indiana	65.4	69.2	59.4	66.4	68.0	70.9	67.7	71.8	66.4	64.8
Iowa	33.1	32.5	25.0	26.4	41.6	37.7	36.0	38.9	40.0	40.5
Kansas	38.6	40.1	28.0	32.9	36.2	47.2	40.6	46.2	54.0	50.7
Kentucky	22.2	29.2	18.4	26.9	21.3	27.1	24.0	31.8	29.9	31.0
Louisiana	44.6	49.7	36.7	46.6	49.0	52.9	48.0	52.9	57.4	56.6
Maine	22.7	26.9	19.3	25.6	29.3	20.5	24.3	28.6	27.0	28.5
Maryland	79.0	80.7	68.7	76.6	83.0	82.9	82.6	83.7	79.5	78.7
Massachusetts	96.8	97.0	96.5	96.9	97.1	96.6	97.0	97.3	97.2	96.6
Michigan	73.1	77.9	65.5	74.9	82.8	83.8	75.8	80.1	73.7	74.4
Minnesota	47.7	52.5	35.3	44.8	67.3	69.1	52.3	58.7	59.8	63.2
Mississippi	12.1	13.6	9.9	12.0	19.6	18.0	14.1	15.5	16.0	18.2
Missouri	38.5	44.5	26.5	38.9	43.3	48.6	45.8	51.3	54.3	53.7
Montana	22.3	22.9	13.8	18.5	12.5	25.7	25.8	25.6	28.4	28.0
Nebraska	36.0	39.4	23.6	30.2	48.4	55.2	39.9	47.2	49.0	53.3
Nevada	84.4	87.9	79.9	86.5	85.6	87.4	87.3	89.6	93.7	94.3
New Hampshire	37.6	42.2	33.7	42.7	1/	42.1	38.3	41.8	46.7	41.8
New Jersey	91.1	94.1	93.9	94.2	94.2	95.9	91.1	94.4	84.9	89.6
New Mexico	29.5	32.1	24.1	28.7	29.7	35.7	33.1	35.4	30.1	28.0
New York	90.0	91.0	86.1	90.1	91.6	93.6	90.6	91.7	91.4	91.1
North Carolina	29.7	32.9	24.7	30.8	44.7	42.6	31.9	34.7	35.3	37.5
North Dakota	19.8	21.4	16.8	19.1	1/	1/	21.9	23.9	22.4	32.5
Ohio	73.6	77.5	67.4	75.2	75.7	80.1	75.2	78.9	76.2	77.0
Oklahoma	38.1	41.2	31.6	37.9	44.5	51.1	40.2	44.5	60.5	61.5
Oregon	62.6	59.3	54.6	56.5	71.0	61.0	63.2	59.9	75.4	72.5
Pennsylvania	77.5	79.7	74.7	78.9	78.1	76.9	78.0	80.4	81.0	80.7
Rhode Island	93.8	94.0	93.9	93.4	87.9	93.6	93.5	94.5	95.3	96.3
South Carolina	33.2	35.4	30.5	33.6	37.2	38.5	33.6	37.0	40.6	41.9
South Dakota	18.1	20.8	12.7	17.1	37.1	40.4	18.4	23.3	35.1	40.2
Tennessee	47.2	52.6	41.0	49.6	51.4	58.3	49.7	55.1	62.8	64.6
Texas	63.3	65.7	56.1	62.0	70.7	72.1	68.5	71.1	78.1	76.6
Utah	77.4	76.4	59.6	68.2	76.8	76.1	79.6	80.7	93.1	90.1
Vermont 2/	--	--	--	--	--	--	--	--	--	--
Virginia	45.9	51.0	36.4	46.5	53.1	61.9	50.2	55.2	58.2	56.9
Washington	74.2	73.3	69.8	70.7	77.3	75.2	75.4	75.0	77.2	76.3
West Virginia	25.9	30.3	23.6	29.3	26.2	34.3	27.1	31.0	24.3	28.2
Wisconsin	51.8	55.5	36.2	48.7	69.2	63.5	57.6	62.0	75.2	74.8
Wyoming 2/	--	--	--	--	--	--	--	--	--	--

1/ Not computed for less than 50 persons.
2/ Contains no metropolitan counties.

TABLE 7.--Number and percentage distribution of social security beneficiaries, December 1978; and SSI recipients, December 1979 by reason for eligibility, race and sex, and metropolitan area

Reason for eligibility, race and sex	Number	Percentage distribution		
		Total	Metropolitan areas	Non-metropolitan areas
	Social security beneficiaries, December 1979 1/			
All persons.....	35,131,038	100.0	68.0	32.0
Retired workers.....	18,960,552	100.0	69.7	30.3
Disabled workers....	2,872,194	100.0	68.0	32.0
Race				
White.....	31,012,482	100.0	67.4	32.6
Black.....	3,562,535	100.0	73.8	26.2
Sex				
Men.....	12,224,139	100.0	66.7	33.3
Women.....	18,102,133	100.0	69.4	30.6
	SSI recipients, December 1979			
All persons 2/.	4,148,931	100.0	65.7	34.3
Aged.....	1,871,343	100.0	61.3	38.7
Disabled 3/.....	1,994,496	100.0	69.3	30.7
Race				
White.....	2,663,614	100.0	63.5	36.5
Black.....	1,140,956	100.0	68.3	31.7
Sex				
Men.....	1,423,083	100.0	63.6	36.4
Women.....	2,721,699	100.0	66.7	33.3

1/ U.S. Department of Health and Human Services, Social Security Administration, Office of Research and Statistics, "Social Security Beneficiaries in Metropolitan Areas, 1979", 1981, tables A and B, p. 3.

2/ Excludes 605 persons in Northern Mariana Islands and 39 persons whose State of residence was not reported.

3/ Disabled adults.

TABLE 8.--Percent of SSI recipients and OASDI beneficiaries living in metropolitan and nonmetropolitan areas, 1974-1979

Period	SSI recipients		OASDI beneficiaries 1/	
	Metropolitan areas	Non-metropolitan areas	Metropolitan areas	Non-metropolitan areas
1974.....	62.1	37.9	66.8	33.2
1975.....	62.9	37.1	67.1	32.9
1976.....	63.2	36.8	67.4	32.6
1977.....	63.7	36.3	67.7	32.3
1978.....	65.1	34.9	67.9	32.1
1979.....	65.7	34.3	68.0	32.0

1/ See Barbara Lingg, "Social Security Beneficiaries in Metropolitan Areas, 1979" and preceeding years. Office of Research and Statistics, Social Security Administration.

TABLE 9.--Percent of SSI recipients living in metropolitan areas, by reason for eligibility and region, 1974-79

Region	1974 1/	1975	1976	1977	1978	1979
	All persons					
Total.....	62.1	62.9	63.2	63.7	65.1	65.7
Northeast.....	--	85.0	84.9	84.7	86.5	86.7
North Central.....	--	61.2	61.7	62.1	62.8	63.6
South.....	--	46.0	46.3	46.8	47.1	47.6
West.....	--	82.2	82.4	82.6	82.7	83.3
	Aged					
Total.....	56.7	57.9	58.3	58.8	60.6	61.3
Northeast.....	--	86.0	83.1	83.0	86.0	86.3
North Central.....	--	52.7	53.0	53.5	54.1	54.9
South.....	--	43.3	43.4	43.8	44.0	44.3
West.....	--	80.9	81.3	81.6	81.8	82.5
	Disabled adults					
Total.....	69.2	68.8	68.6	68.4	69.0	69.3
Northeast.....	--	88.0	86.4	86.0	87.0	87.0
North Central.....	--	69.3	69.0	68.5	68.8	69.1
South.....	--	50.0	49.9	50.2	50.2	50.4
West.....	--	83.4	83.5	83.5	83.6	83.9

1/ Not available by region.

TABLE 10.--Percent of total population living in metropolitan and nonmetropolitan areas, 1974-1979; and poverty rate in these areas, 1974-1979

Period	U.S. population 1/		Poverty rate 2/	
	Metropolitan areas	Non-metropolitan areas	Metropolitan areas	Non-metropolitan areas
1974.....	72.8	27.2	9.7	14.2
1975.....	72.7	27.3	10.8	15.4
1976.....	73.0	27.0	10.7	14.0
1977.....	73.0	27.0	10.4	13.9
1978.....	73.1	26.9	10.4	13.7
1979.....	N/A	N/A	10.7	13.7

1/ U.S. Bureau of the Census, Statistical Abstract of the United States: 1980 (101st edition) Washington, D.C., 1980, table 20, p. 17, and preceeding years.

2/ U.S. Bureau of the Census, Current Population Reports, Series P-60, No. 130, "Characteristics of the Population Below the Poverty Level, 1979", table 4, pp. 21-22.

TABLE 11.--Supplemental security income: Number of adults and children receiving federally administered payments by reason for eligibility and residence in specified metropolitan areas, December 1979 1/

Metropolitan area	Total	Adults			Blind and disabled children
		Aged	Blind	Disabled	
	Standard Metropolitan Statistical Areas				
Abilene, Texas	3,255	1,549	29	1,251	426
Akron, Ohio	6,031	1,755	102	3,729	445
Albany, Georgia	3,317	1,618	74	1,425	200
Albany-Schenectady-Troy, New York	10,267	4,059	165	5,217	826
Albuquerque, New Mexico	6,123	2,126	119	3,598	280
Alexandria, Louisiana	6,910	2,928	81	3,047	854
Allentown-Bethlehem-Easton, Pennsylvania-New Jersey	5,740	2,023	92	3,203	422
Altoona, Pennsylvania	2,212	813	45	1,209	145
Amarillo, Texas	1,546	794	18	643	91
Anaheim-Santa Ana-Garden Grove, California	28,548	13,497	731	12,910	1,410
Anchorage, Alaska	756	159	12	481	104
Anderson, Indiana	1,018	370	19	563	66
Ann Arbor, Michigan	1,857	562	31	1,185	79
Anniston, Alabama	3,242	1,558	48	1,466	170
Appleton-Oshkosh, Wisconsin	2,651	1,147	40	1,325	139
Asheville, North Carolina	4,310	2,214	108	1,820	168
Atlanta, Georgia	32,328	13,916	627	15,894	1,891
Atlantic City, New Jersey	4,101	1,878	39	1,991	193
Augusta, Georgia-South Carolina	8,575	3,419	159	4,427	570
Austin, Texas	8,475	3,923	207	3,452	893
Bakersfield, California	16,784	7,263	360	8,662	499
Baltimore, Maryland	30,830	9,245	334	19,705	1,546
Baton Rouge, Louisiana	9,982	4,287	160	4,456	1,079
Battle Creek, Michigan	2,635	833	32	1,677	93
Bay City, Michigan	1,278	392	21	842	23

See footnote at end of table.

TABLE 11.--Supplemental security income: Number of adults and children receiving federally administered payments by reason for eligibility and residence in specified metropolitan areas, December 1979 1/--Continued

Metropolitan area	Total	Adults			Blind and disabled children
		Aged	Blind	Disabled	
	Standard Metropolitan Statistical Areas				
Beaumont-Port Arthur-Orange, Texas	5,994	2,980	101	2,564	349
Billings, Montana	788	231	9	487	61
Biloxi-Gulfport, Mississippi	3,759	1,736	58	1,696	269
Binghamton, New York-Pennsylvania	4,145	1,785	45	2,054	261
Birmingham, Alabama	20,038	10,026	308	8,621	1,083
Bismark, North Dakota	431	244	2	166	19
Bloomington, Indiana	483	184	8	256	35
Bloomington-Normal, Illinois	686	252	10	378	46
Boise City, Idaho	924	336	19	490	79
Bradenton, Florida	1,356	612	25	631	88
Brownsville-Harlingen-San Benito, Texas	7,564	4,374	96	2,534	560
Bryan-College Station, Texas	1,295	831	16	388	60
Buffalo, New York	19,448	6,703	213	11,304	1,228
Burlington, North Carolina	1,886	862	25	905	94
Canton, Ohio	3,754	1,134	59	2,262	299
Cedar Rapids, Iowa	962	374	39	476	73
Champaign-Urbana-Rantoul, Illinois	1,018	277	19	602	120
Charleston-North Charleston, South Carolina	8,986	3,849	191	4,266	680
Charleston, West Virginia	4,518	1,506	71	2,727	214
Charlotte-Gastonia, North Carolina	8,984	3,835	217	4,481	451
Chattanooga, Tennessee-Georgia	9,170	4,088	129	4,399	554
Chicago, Illinois	78,284	21,658	932	52,291	3,403
Cincinnati, Ohio-Kentucky-Indiana	17,012	5,490	313	10,204	1,005
Clarksville-Hopkinsville, Tennessee-Kentucky	3,096	1,590	25	1,359	122
Cleveland, Ohio	20,848	6,531	302	12,911	1,104
Colorado Springs, Colorado	2,242	934	33	1,118	157

See footnote at end of table.

TABLE 11.--Supplemental security income: Number of adults and children receiving federally administered payments by reason for eligibility and residence in specified metropolitan areas, December 1979 1/--Continued

Metropolitan area	Total	Adults			Blind and disabled children
		Aged	Blind	Disabled	
	Standard Metropolitan Statistical Areas				
Columbia, Missouri	819	332	23	334	130
Columbia, South Carolina	6,917	2,878	183	3,395	461
Columbus, Georgia-Alabama	6,401	3,136	100	2,933	232
Columbus, Ohio	12,798	3,444	246	8,269	839
Corpus Christi, Texas	7,812	4,139	111	2,855	707
Dallas-Fort Worth, Texas	34,206	18,117	588	13,155	2,346
Davenport-Rock Island-Moline, Iowa-Illinois	2,324	757	64	1,367	136
Dayton, Ohio	8,169	2,416	150	5,076	527
Daytona Beach, Florida	3,414	1,494	71	1,619	230
Decatur, Illinois	1,296	403	15	782	96
Denver-Boulder, Colorado	14,132	5,271	127	7,740	994
Des Moines, Iowa	2,706	986	148	1,343	229
Detroit, Michigan	55,419	19,162	844	33,251	2,162
Dubuque, Iowa	665	246	21	316	82
Duluth-Superior, Minnesota-Wisconsin	3,132	1,407	44	1,529	152
Eau Claire, Wisconsin	2,599	1,100	26	1,212	261
El Paso, Texas	7,918	4,440	97	2,743	638
Elkhart, Indiana	644	219	14	386	25
Elmira, New York	1,618	680	18	848	72
Enid, Oklahoma	1,275	325	8	504	438
Erie, Pennsylvania	3,177	1,000	83	1,812	282
Eugene-Springfield, Oregon	1,834	588	42	1,086	118
Evansville, Indiana-Kentucky	3,393	1,500	71	1,682	140
Fargo-Moorhead, North Dakota-Minnesota	801	351	11	404	35
Fayetteville, North Carolina	3,820	1,519	75	2,045	181
Fayetteville-Springdale, Arkansas	2,677	1,507	36	1,038	96
Flint, Michigan	6,043	1,675	84	4,017	267

See footnote at end of table.

TABLE 11.--Supplemental security income: Number of adults and children receiving federally administered payments by reason for eligibility and residence in specified metropolitan areas, December 1979 1/--Continued

Metropolitan area	Total	Adults			Blind and disabled children
		Aged	Blind	Disabled	
	Standard Metropolitan Statistical Areas				
Florence, Alabama	4,080	2,414	37	1,489	140
Fort Collins, Colorado	1,121	537	12	512	60
Fort Lauderdale-Hollywood, Florida	7,322	2,973	127	3,735	487
Fort Myers-Cape Coral, Florida	1,616	620	22	873	101
Fort Smith, Arkansas-Oklahoma	5,743	3,054	97	2,428	164
Fort Wayne, Indiana	2,427	670	39	1,590	128
Fresno, California	21,624	9,905	489	10,497	733
Gadsden, Alabama	3,486	1,853	39	1,473	121
Gainsville, Florida	3,087	1,224	66	1,565	232
Galveston-Texas City, Texas	2,446	1,175	42	1,076	153
Gary-Hammond-East Chicago, Indiana	4,434	1,462	120	2,710	142
Grand Forks, North Dakota-Minnesota	820	407	12	370	31
Grand Rapids, Michigan	5,694	2,018	86	3,350	240
Great Falls, Montana	794	187	17	516	74
Greeley, Colorado	1,595	766	16	753	60
Green Bay, Wisconsin	1,950	838	37	998	77
Greensboro-Winston-Salem-High Point, North Carolina	12,812	5,178	451	6,598	585
Greenville-Spartanburg, South Carolina	10,220	4,958	217	4,520	525
Hamilton-Middletown, Ohio	2,452	722	45	1,491	194
Harrisburg, Pennsylvania	4,308	1,641	100	2,232	335
Honolulu, Hawaii	7,473	3,590	96	3,439	348
Houston, Texas	27,709	13,726	468	11,378	2,137
Huntington-Ashland, West Virginia-Kentucky-Ohio	6,799	2,485	127	3,839	348
Huntsville, Alabama	8,943	5,160	118	3,305	360
Indianapolis, Indiana	9,012	3,383	248	4,806	575
Iowa City, Iowa	282	91	8	148	35

See footnote at end of table.

TABLE 11.--Supplemental security income: Number of adults and children receiving federally administered payments by reason for eligibility and residence in specified metropolitan areas, December 1979 1/--Continued

Metropolitan area	Total	Adults			Blind and disabled children
		Aged	Blind	Disabled	
	Standard Metropolitan Statistical Areas				
Jackson, Michigan	1,622	588	20	953	61
Jackson, Mississippi	8,538	4,163	225	3,592	558
Jacksonville, Florida	13,036	5,832	268	6,205	731
Janesville-Beloit, Wisconsin	1,771	712	30	945	84
Jersey City, New Jersey	11,428	5,410	137	5,398	483
Johnson City-Kingsport-Bristol, Tennessee-Virginia	11,935	5,631	121	5,704	479
Johnstown, Pennsylvania	4,576	1,357	94	2,718	407
Kalamazoo-Portage, Michigan	3,754	1,220	73	2,244	217
Kankakee, Illinois	1,346	346	18	939	43
Kansas City, Missouri-Kansas	11,805	4,938	213	5,986	668
Kenosha, Wisconsin	1,268	502	18	681	67
Killeen-Temple, Texas	2,477	1,556	26	754	141
Knoxville, Tennessee	10,225	4,306	150	5,243	526
Kokomo, Indiana	586	231	13	317	25
La Crosse, Wisconsin	1,366	654	15	625	72
Lafayette, Louisiana	3,544	1,833	70	1,473	168
Lafayette-West Lafayette, Indiana	428	141	10	257	20
Lake Charles, Louisiana	3,741	1,585	47	1,855	254
Lakeland-Winter Haven, Florida	4,637	2,178	77	2,045	337
Lancaster, Pennsylvania	2,826	1,086	39	1,522	179
Lansing-East Lansing, Michigan	4,109	1,321	96	2,535	157
Laredo, Texas	4,285	2,705	63	1,239	278
Las Cruces, New Mexico	1,713	760	14	844	95
Las Vegas, Nevada	3,857	1,995	228	1,392	242
Lawrence, Kansas	325	119	4	194	8
Lawton, Oklahoma	1,237	591	23	558	65

See footnote at end of table.

TABLE 11.--Supplemental security income: Number of adults and children receiving federally administered payments by reason for eligibility and residence in specified metropolitan areas, December 1979 1/--Continued

Metropolitan area	Total	Adults			Blind and disabled children
		Aged	Blind	Disabled	
	Standard Metropolitan Statistical Areas				
Lexington-Fayette, Kentucky	5,143	2,439	89	2,349	266
Lima, Ohio	1,540	503	46	914	77
Lincoln, Nebraska	1,275	416	45	688	126
Little Rock-North Little Rock, Arkansas	7,409	3,362	248	3,220	579
Long Branch-Asbury Park, New Jersey	5,541	2,125	47	3,145	224
Longview-Marshall, Texas	3,798	2,287	53	1,320	138
Lorain-Elyria, Ohio	1,858	523	31	1,186	118
Los Angeles-Long Beach, California	240,827	112,030	5,751	116,344	6,702
Louisville, Kentucky-Indiana	12,178	4,657	254	6,513	754
Lubbock, Texas	2,773	1,301	43	1,097	332
Lynchburg, Virginia	3,296	1,252	41	1,671	332
Macon, Georgia	7,386	3,012	122	3,863	389
Madison, Wisconsin	3,362	992	88	1,650	632
Mansfield, Ohio	1,177	365	25	736	51
McAllen-Pharr-Edinburg, Texas	10,504	6,542	152	3,103	707
Melbourne-Titusville-Cocoa, Florida	2,017	803	23	1,078	113
Memphis, Tennessee-Arkansas-Mississippi	26,324	12,300	388	11,900	1,736
Miami, Florida	59,414	34,989	425	22,594	1,406
Midland, Texas	681	377	5	254	45
Milwaukee, Wisconsin	17,803	6,901	250	9,374	1,278
Minneapolis-St. Paul, Minnesota-Wisconsin	12,682	4,009	322	7,447	904
Mobile, Alabama	10,194	5,279	134	4,225	556
Modesto, California	11,910	5,590	252	5,791	277
Monroe, Louisiana	4,272	2,311	56	1,673	232
Montgomery, Alabama	8,553	4,838	103	3,012	600

See footnote at end of table.

TABLE 11.--Supplemental security income: Number of adults and children receiving federally administered payments by reason for eligibility and residence in specified metropolitan areas, December 1979 1/--Continued

Metropolitan area	Total	Adults			Blind and disabled children
		Aged	Blind	Disabled	
	Standard Metropolitan Statistical Areas				
Muncie, Indiana	1,038	350	20	592	76
Muskegon-Norton Shores-Muskegon Heights, Michigan	2,916	924	30	1,723	239
Nashville-Davidson, Tennessee	15,951	7,293	239	7,367	1,052
Nassau-Suffolk, New York	27,830	11,967	293	13,968	1,602
New Brunswick-Perth Amboy-Sayreville, New Jersey	4,547	1,591	48	2,507	401
New Orleans, Louisiana	26,273	10,593	350	12,158	3,172
New York, New York-New Jersey	247,630	93,578	2,436	135,971	15,645
Newark, New Jersey	23,580	8,894	308	13,034	1,344
Newport News-Hampton, Virginia	3,554	1,391	83	1,858	222
Norfolk-Virginia Beach-Portsmouth, Virginia-North Carolina	10,957	4,233	237	5,892	595
Northeast, Pennsylvania	8,807	3,103	240	4,712	752
Odessa, Texas	990	524	20	396	50
Oklahoma City, Oklahoma	11,330	5,328	211	5,289	502
Omaha, Nebraska-Iowa	4,469	1,425	90	2,563	391
Orlando, Florida	7,946	3,347	143	3,777	679
Owensboro, Kentucky	1,551	760	24	704	63
Oxnard-Simi Valley-Ventura, California	10,100	4,894	213	4,533	460
Panama City, Florida	1,741	869	21	771	80
Parkersburg-Marietta, West Virginia-Ohio	2,504	988	36	1,348	132
Pascagoula-Moss Point, Mississippi	1,106	489	18	518	81
Paterson-Clifton-Passaic, New Jersey	6,182	2,266	67	3,205	644
Pensacola, Florida	5,505	2,565	88	2,503	349
Peoria, Illinois	2,371	714	43	1,492	122
Petersburg-Colonial Heights-Hopewell, Virginia	2,814	1,027	44	1,443	300
Philadelphia, Pennsylvania-New Jersey	70,809	25,027	1,147	39,330	5,305

See footnote at end of table.

TABLE 11.--Supplemental security income: Number of adults and children receiving federally administered payments by reason for eligibility and residence in specified metropolitan areas, December 1979 1/--Continued

Metropolitan area	Total	Adults			Blind and disabled children
		Aged	Blind	Disabled	
	Standard Metropolitan Statistical Areas				
Phoenix, Arizona	13,118	4,663	205	7,287	963
Pine Bluff, Arkansas	3,632	2,054	52	1,363	163
Pittsburgh, Pennsylvania	30,633	11,395	647	16,748	1,843
Portland, Oregon-Washington	10,602	3,649	260	6,025	668
Poughkeepsie, New York	4,690	1,825	23	2,546	296
Provo-Orem, Utah	1,504	301	14	810	379
Pueblo, Colorado	2,677	1,065	27	1,438	147
Racine, Wisconsin	2,378	670	34	1,252	422
Raleigh-Durham, North Carolina	9,343	3,795	329	4,693	526
Rapid City, South Dakota	617	249	15	315	38
Reading, Pennsylvania	3,357	1,247	38	1,805	267
Reno, Nevada	1,292	696	63	447	86
Richland-Kennewick-Pasco, Washington	870	325	9	490	46
Richmond, Virginia	7,897	3,091	200	4,339	267
Riverside-San Bernardino-Ontario, California	48,623	22,520	1,111	23,127	1,865
Roanoke, Virginia	3,337	1,366	41	1,785	145
Rochester, Minnesota	534	207	7	264	56
Rochester, New York	12,303	4,016	111	7,267	909
Rockford, Illinois	2,020	526	29	1,215	250
Sacramento, California	31,661	12,619	722	17,366	954
Saginaw, Michigan	2,758	733	40	1,893	92
St. Cloud, Minnesota	1,006	429	14	500	63
St. Joseph, Missouri	1,659	770	32	784	73
St. Louis, Missouri-Illinois	29,719	10,838	430	17,071	1,380
Salem, Oregon	3,527	953	61	1,889	624

See footnote at end of table.

TABLE 11.--Supplemental security income: Number of adults and children receiving federally administered payments by reason for eligibility and residence in specified metropolitan areas, December 1979 1/--Continued

Metropolitan area	Total	Adults			Blind and disabled children
		Aged	Blind	Disabled	
	Standard Metropolitan Statistical Areas				
Salinas-Seaside-Monterey, California	6,168	2,892	144	2,962	170
Salt Lake City-Ogden, Utah	4,488	1,351	83	2,786	268
San Angelo, Texas	1,915	993	40	797	85
San Antonio, Texas	21,500	11,682	278	8,003	1,537
San Diego, California	40,963	18,812	1,036	19,730	1,385
San Francisco-Oakland, California	104,581	40,705	2,555	58,348	2,973
San Jose, California	25,144	11,309	650	12,285	900
Santa Barbara-Santa Maria-Lompoc, California	6,853	3,166	157	3,206	324
Santa Cruz, California	5,018	2,411	141	2,295	171
Santa Rosa, California	9,139	3,651	260	4,468	760
Sarasota, Florida	1,320	570	27	634	89
Savannah, Georgia	6,209	2,675	168	3,050	316
Seattle-Everett, Washington	17,262	5,736	197	10,592	737
Sherman-Denison, Texas	2,050	1,382	34	579	55
Shreveport, Louisiana	11,672	6,635	195	4,243	599
Sioux City, Iowa-Nebraska	1,185	449	44	612	80
Sioux Falls, South Dakota	930	356	29	394	151
South Bend, Indiana	1,834	627	39	1,049	119
Spokane, Washington	4,693	1,436	39	2,822	396
Springfield, Illinois	1,791	518	39	1,090	144
Springfield, Missouri	3,280	1,639	47	1,441	153
Springfield, Ohio	2,306	776	35	1,341	154
Steubenville-Weirton, Ohio-West Virginia	1,764	550	33	1,096	85
Stockton, California	15,850	6,785	319	8,157	589
Syracuse, New York	8,134	2,963	105	4,398	668

See footnote at end of table.

TABLE 1L--Supplemental security income: Number of adults and children receiving federally administered payments by reason for eligibility and residence in specified metropolitan areas, December 1979 1/--Continued

Metropolitan area	Total	Adults			Blind and disabled children
		Aged	Blind	Disabled	
	Standard Metropolitan Statistical Areas				
Tacoma, Washington	6,185	1,833	51	3,899	402
Tallahassee, Florida	2,225	1,066	54	978	127
Tampa-St. Petersburg, Florida	18,828	8,442	300	8,978	1,108
Terre Haute, Indiana	1,862	817	38	907	100
Texarkana, Texas-Texarkana, Arkansas	4,019	2,416	54	1,391	158
Toledo, Ohio-Michigan	7,622	2,125	140	4,757	600
Topeka, Kansas	1,890	553	16	926	395
Trenton, New Jersey	3,874	1,334	43	2,234	263
Tucson, Arizona	4,819	1,766	80	2,613	360
Tulsa, Oklahoma	10,355	4,967	143	4,517	728
Tuscaloosa, Alabama	3,965	2,192	58	1,554	161
Tyler, Texas	2,915	1,825	53	885	152
Utica-Rome, New York	6,717	2,686	54	3,477	500
Vallejo-Fairfield-Napa, California	7,435	2,927	184	3,959	365
Vineland-Millville-Bridgeton, New Jersey	2,878	879	27	1,673	299
Waco, Texas	4,114	2,503	59	1,383	169
Washington, D.C.-Maryland-Virginia	26,474	8,881	332	15,944	1,317
Waterloo-Cedar Falls, Iowa	1,141	380	36	627	98
West Palm Beach-Boca Raton, Florida	5,277	2,511	108	2,352	306
Wheeling, West Virginia-Ohio	2,243	847	15	1,310	71
Wichita, Kansas	3,242	1,016	53	1,984	189
Wichita Falls, Texas	2,039	1,164	19	771	85
Williamsport, Pennsylvania	1,538	576	27	802	133
Wilmington, Delaware-New Jersey-Maryland	5,070	1,812	99	2,829	330
Wilmington, North Carolina	3,246	1,439	81	1,567	159

See footnote at end of table.

TABLE 11.--Supplemental security income: Number of adults and children receiving federally administered payments by reason for eligibility and residence in specified metropolitan areas, December 1979 1/--Continued

Metropolitan area	Total	Adults			Blind and disabled children
		Aged	Blind	Disabled	
	Standard Metropolitan Statistical Areas				
Yakima, Washington	3,452	1,378	20	1,822	232
York, Pennsylvania	3,731	1,356	71	2,000	304
Youngstown-Warren, Ohio	5,319	1,543	77	3,421	278
	New England County Metropolitan Areas				
Boston-Lowell-Brockton-Lawrence-Haverhill, Massachusetts-New Hampshire	82,553	45,822	3,042	30,508	3,181
Bridgeport-Stamford-Norwalk-Danbury, Connecticut	5,285	1,732	56	3,187	310
Hartford-New Britain-Bristol-Connecticut	8,321	2,739	115	5,005	462
Lewiston-Auburn, Maine	2,063	936	17	1,014	96
Manchester-Nashua, New Hampshire	1,482	589	31	760	102
New Bedford-Fall River, Massachusetts	15,113	8,661	493	5,307	652
New Haven-West Haven-Waterbury-Meriden, Connecticut	6,432	2,011	66	3,992	363
New London-Norwich, Connecticut	1,596	560	12	926	98
Pittsfield, Massachusetts	2,990	1,606	96	1,129	159
Portland, Maine	3,498	1,486	47	1,795	170
Providence-Warwick-Pawtucket, Rhode Island	14,153	5,667	146	7,330	1,010
Springfield-Chicopee-Holyoke, Massachusetts	11,576	5,499	393	5,006	678
Worcester-Fitchburg-Leominster, Massachusetts	12,790	6,801	450	5,069	470

1/ Includes persons receiving Federal SSI payments and/or federally administered State supplementation. Data for State supplementation under State-administered programs not available.

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research and statistics note

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December 30, 1982

FEDERAL CIVIL SERVICE ANNUITANTS AND SOCIAL SECURITY*

Most Federal employees in permanent civilian jobs are not covered by Social Security. Instead, Federal workers contribute to the Civil Service Retirement (CSR) system.[1] CSR annuities are designed to be independent of the Social Security system; they are not intended as supplements to Social Security as are most private pensions. These annuities are payable at age 62 after 5 years of service, at age 60 after 20 years of service, or at age 55 with 30 years of service. Federal employees may also earn Social Security benefits on the basis of Social Security-covered employment before, during, or after their Federal employment. Thus, persons who receive CSR annuities may also receive Social Security benefits as retired or disabled workers. Further, even if they have not worked in Social Security-covered employment, they may receive benefits as spouses or survivors of covered workers. Social Security old-age benefits are payable in full at age 65; workers and their spouses may receive reduced benefits at age 62 and surviving spouses generally receive reduced benefits at age 60. Both CSR and Social Security disability benefits are payable at any age if the insured-status requirements are met.

This note explores the extent to which CSR annuitants are entitled to Social Security benefits in 1979.[2] It reports on the ages of the annuitants, their insured status and Social Security benefit entitlement, and then compares these data to findings from similar studies undertaken in 1967 and 1975.

Major Findings

The number of CSR annuitants has rapidly expanded, having doubled between 1967 and 1979. About one-third of these were too young to be eligible for Social Security retired-worker benefits in 1979; but about half of these younger annuitants already had enough quarters of coverage under Social Security to qualify for a benefit when they reach age 62.

The overall proportion of CSR annuitants who were entitled to Social Security benefits as retired or disabled workers was about the same in 1979 as in 1967 (43 and 46 percent). However, among those old enough to start receiving Social Security retirement benefits—those aged 62 and older—the proportion increased to 63 percent in 1979 from 54 percent in 1967 and 56 percent in 1975.

The 1979 data show that an additional 7 percent of CSR annuitants were entitled to Social Security secondary benefits as spouses or survivors based on their partner's Social Security-covered work records. This is slightly higher than the 5 percent entitled to secondary benefits in 1975. When these secondary beneficiaries are included in 1979, 53 percent of annuitants of all ages were entitled to Social Security cash benefits compared with 45 percent in 1975. Of those aged 62 or older, 73 percent were entitled to cash benefits in 1979 compared with 64 percent in 1975. Far more of the female than of the male annuitants were entitled to secondary Social Security benefits in 1979—21 percent compared with 2 percent. This difference reflects, in part, past differences in the treatment of men and women under the Social Security law. Women becoming eligible for Federal annuities in December 1982 and later will be far less likely than those already on the

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*Prepared by Robert Dalrymple, Susan Grad, and Duke Wilson, Office of Research and Statistics, Social Security Administration.

[1] A variety of other, smaller Federal staff retirement plans exist, but these are, by law or practice, substantially the same as the CSR system. Many of these other plans were modeled on the CSR system when they were established. Other plans frequently contain amendments requiring them to change as the CSR system changes. The only clear exceptions to the CSR system pattern are small plans for the Federal judiciary.

[2] A person is entitled to benefits if he/she has filed a benefit claim and meets all qualifying conditions for benefits—insured status, age, etc. (Those who meet the qualifying conditions but have not filed are eligible, but not entitled.) Those who are entitled include persons who actually receive benefits and those whose benefits are withheld because of excess earnings under the Social Security earnings test. In this article, persons entitled to benefits are classified as beneficiaries, even though a few of them had benefits withheld under the earnings test.

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CSR rolls to receive Social Security secondary benefits, because those Social Security benefits will be offset dollar for dollar against their Federal annuities. This pension offset now applies to most men.[3]

Furthermore, in 1979, 3 percent of annuitants aged 62 or older were insured for retired-worker benefits but had not yet claimed them, compared with 4 percent in 1967 and 8 percent in 1975. Thus, a total of 76 percent could have been entitled to Social Security cash benefits in 1979, compared with 72 percent in 1975.

The Data Base

The study is based on the total population of CSR annuitants who were on the Office of Personnel Management files in June 1979 and who also were on the 1-percent Continuous Work History Sample (CWHS)—a sample of all persons with Social Security numbers maintained by the Social Security Administration. The CWHS data on Social Security-covered earnings were used to determine the insured status of the annuitants. Social Security benefit data for the annuitants were drawn from the Social Security Administration's Master Beneficiary Record.

After excluding mismatched cases and those with missing data, the total sample size for the study was 10,647. This number is about 10 percent less than 1 percent of the total population of CSR annuitants on the rolls in June 1979. The sample was then weighted to adjust for missing cases.[4] The age distribution and annuity amounts for this weighted sample are very similar to those for the total population of CSR annuitants as shown in the following table. Therefore, the study group is a good approximation of the CSR annuitant population in 1979.

The study group excludes surviving spouses and children of deceased CSR annuitants who were entitled to CSR annuities; only those receiving CSR retirement and disability annuities on the basis of their own earnings are included. However, those receiving Social Security benefits as widow(er)s or spouses of Social Security-covered workers are included if they also were receiving a CSR annuity.

Item	Total primary annuitants*	Weighted study sample
Number	1,189,942	1,165,800
Percent	100	100
Age		
Under 55	7.0	7.5
55-59	14.4	14.2
60-64	21.0	22.3
65-69	21.3	21.9
70-79	25.9	25.3
80 or older	10.4	8.8
Monthly annuity		
$1-$199	7.5	6.8
$200-$349	8.7	8.3
$350-$499	13.2	13.2
$500-$699	20.2	20.3
$700-$899	18.5	18.2
$900-$1,249	17.2	18.0
$1,250 or more	14.7	15.2
Mean	$795	$814
Median	$703	$714

*Source: *Office of Personnel Management, Federal Fringe Benefit Facts, 1979*, tables B10 and B11.

1979 Findings

Thirty percent of CSR annuitants were under age 62; 56 percent were 65 and older—about half of these were older than 72. Seventy-two percent of all CSR annuitants were men and 28 percent were women. Female CSR annuitants tended to be older than male annuitants. Thirty-two percent of the women compared with 24 percent of the men were 72 and older; 25 percent of the women, but 32 percent of the men, were younger than 62.

CSR annuitants in 1979 by sex and age

Age	All	Men	Women
Number	1,165,800	837,500	328,300
Percent	100	100	100
Under 62	30	32	25
Under 55	8	7	8
55-61	22	24	17
62 or older	70	68	75
62-64	14	15	12
65 or older	56	53	63
65-71	29	29	31
72 or older	27	24	32

[3]Secondary beneficiaries technically are and will continue to be entitled to Social Security benefits. Although no cash benefit is payable to those whose benefit is entirely offset, those who file an application, and thereby become entitled, are entitled to Hospital Insurance benefits at age 65 or older.

[4]See Appendix for description of weighting procedure.

Insured Status of Annuitants

The annuitants' insured status indicates whether they would qualify for Social Security benefits based on their own Social Security-covered work. In general, the requirements are:

- *Permanently insured.*—Those who have already earned at least one quarter of coverage for each year after 1950 and before the year they turn 62. (In 1979, each $260 in annual earnings produced one quarter of coverage, with a maximum of 4 quarters.) The permanently insured are eligible to receive retired-worker benefits when they reach age 62 and their survivors will receive benefits if they die. They also are eligible for Hospital Insurance benefits at age 65. About 60 percent of all annuitants were permanently insured in 1979.

- *Fully insured.*—Workers under 62 who have earned at least one quarter of coverage for each year between 1950 and the current year, but need a few additional quarters to become permanently insured and eligible for retired-worker benefits. Their dependents would, however, be eligible for survivor benefits. About 7 percent of the annuitants younger than 62 were fully insured only.

- *Not insured.*—Those classified as not insured who do not have enough quarters of coverage to be fully insured. They would be eligible for old-age benefits only if they were the spouse or survivor (or dependent parent) of an insured worker, or if they earned additional quarters of coverage. About 38 percent of all annuitants were not insured.

Older annuitants were more likely than younger ones to be insured. As shown in the following table, some 65 percent of those 62 or older were either permanently or fully insured, compared with 55 percent of those under 62. Female annuitants were far less likely to be insured than male annuitants. Forty-nine percent of the women were not insured, compared with only 34 percent of the men.

Insured status of CSR annuitants by sex and age, 1979[1]

Insured status and sex	Total	Under 62	62 or older		65 or older
			Total	62-64	
	All annuitants				
Percent	100	100	100	100	100
Insured	62	55	65	63	67
Permanently	60	47	65	63	67
Fully only	2	7	(2)	(2)	(2)
Not insured[3]	38	45	35	37	35
	Men				
Percent	100	100	100	100	100
Insured	66	60	69	67	70
Permanently	64	53	69	67	70
Fully only	2	7	(2)	(2)	(2)
Not insured[3]	32	40	31	33	30
	Women				
Percent	100	100	100	100	100
Insured	51	37	56	53	56
Permanently	49	29	56	53	56
Fully only	2	9	(2)	(2)	(2)
Not insured[3]	49	63	44	47	44

[1] Numbers may not add to 100 percent because of rounding.
[2] Not applicable; only workers under age 62 can be fully insured only.
[3] Includes the few secondary beneficiaries who were permanently insured but received a higher benefit based on their spouse's earnings record.

Beneficiary Status of Annuitants

Fifty-three percent of all CSR annuitants were entitled to Social Security benefits of all types (table 1). Forty-six percent were entitled to primary benefits; that is, they were entitled to benefits on the basis of their own earnings. An additional 7 percent were secondary beneficiaries; that is, they were not insured and were entitled to benefits as the spouses or survivors of insured workers.

Most of those who were both insured and old enough to be entitled to retired-worker benefits had in fact claimed them. About 17 percent of those aged 62 through 64 and less than 2 percent of those 65 or older who were insured had not yet claimed benefits.

Most annuitants who were primary beneficiaries were retired workers. Only 2 percent were entitled to disability benefits.

Not surprisingly, older annuitants were more likely to be entitled to Social Security benefits than younger annuitants. Of annuitants 62 or older, 73 percent are entitled to Social Security benefits as well as their CSR

annuities. Sixty-three percent had a retired-worker benefit. Virtually none had a disability benefit and about 9 percent had a secondary benefit. In contrast, only 6 percent of those CSR annuitants under age 62 were Social Security beneficiaries. Most were disabled-worker beneficiaries. Those who were old enough only for reduced retired-worker benefits (i.e., aged 62-64) were somewhat less likely to be Social Security beneficiaries than those old enough for full Social Security retired-worker benefits—60 percent of those aged 62-64 compared with 78 percent of those aged 65-71 and 73 percent of those aged 72 or older.

Women on the CSR rolls were slightly more likely to be Social Security beneficiaries than were men (59 percent compared with 50 percent). Women were somewhat less likely than men to have retired-worker benefits (38 percent compared with 46 percent), but much more likely to have been entitled to secondary benefits (21 percent compared with 2 percent). The difference in entitlement to secondary benefits between men and women reflects, in part, past differences in the treatment of men and women under Social Security law. Prior to 1977, men had to meet a special proof-of-dependency test to qualify for Social Security benefits as husbands or widowers on their wives' work records. In March 1977, the U.S. Supreme Court in *Goldfarb v. Califano* ruled that the special dependency test applicable to men only was unconstitutional. Thus, for a brief period, husbands and widowers could receive Social Security secondary benefits under the same provisions that had applied to wives and widows. That is, they could receive a Social Security secondary benefit if that benefit exceeded their own Social Security benefit as a retired or disabled worker (including those who had no Social Security benefit on their own record). No consideration was given to their own pension from noncovered employment. During this period the number of men who applied for secondary benefits increased but remained relatively small.[5]

In December 1977, Congress amended the Social Security law to apply a pension offset to Social Security secondary benefits of both men and women who were eligible for pensions from noncovered employment. While annuitants may still be entitled to secondary benefits, under the provision, Social Security spouse or survivor benefits are offset dollar for dollar against any pension the person receives from noncovered employment in Federal, State, or local government.[6] The pension offset was applicable immediately to most men and will apply to women who become eligible for noncovered public employee pensions after November 1982. Thus, women first becoming eligible for Federal annuities in December 1982 or later will be far less likely than women now on the Federal annuitant rolls to receive Social Security cash benefits as wives or widows based on their husband's Social Security-covered work.

Comparisons with Data in 1967 and 1975

The 1979 findings can be compared to those of similar studies undertaken in 1967 and 1975. All three sets of data are samples of CSR retired and disabled annuitants which have been matched with Social Security record data. Exclusion of cases from the samples has been handled slightly differently in the 3 years.[7] If corrections were possible, the magnitude of the comparisons across years would change slightly but the general findings would not. Tables 2 and 3 display the percentage distributions of CSR annuitants in 1975 and 1967 by age, sex, and Social Security beneficiary status.

The sheer number of CSR annuitants had doubled since 1967 (see following table). Records of the Office of Personnel Management (OPM) show 581,000 employee annuitants on the CSR rolls at the end of fiscal year 1967, compared with 990,000 in 1975, and 1,190,000 in 1979. Sample figures are slightly lower because of exclusion of cases for various reasons.

Number of CSR employee annuitants on OPM rolls by year and change between years

Year	Number	Increase
1966	560,992	
1967	580,771	19,779
1968	604,873	24,102
1969	628,572	23,699
1970	662,223	33,651
1971	711,323	49,100
1972	758,469	47,146
1973	843,520	85,051
1974	938,654	95,134
1975	989,786	51,132
1976	1,038,337	48,551
1977	1,096,561	58,224
1978	1,148,142	51,581
1979	1,189,942	41,800

Source: Office of Personnel Management, Federal Fringe Benefit Facts, 1979, table B-3.

[5]In the first 4 months of 1977 there were 454 awards to husbands and widowers. In the last 8 months of 1977, after the *Goldfarb v. Califano* decision, there were 41,024 awards. (See Joseph Bondar, "Initial Effect of Elimination of the Dependency Requirement on Entitlement to Husband's and Widower's Benefits," Research and Statistics Note No. 2, Social Security Administration, Office of Research and Statistics, June 28, 1982, table 1.)

[6]The public pension offset applies to persons whose pension plan was not covered by Social Security on the last day of their employment. Under the pension offset a person can still establish entitlement to secondary benefits, but the amount may be completely offset.

[7]See footnotes to tables 1, 2, and 3.

Two-thirds of this increase occurred between 1967 and 1975. Almost four times as many annuitants were added to the rolls in 1973 and 1974 as were added in 1972. Then in 1974 the rate of increase dropped back to previous levels. Thereafter no more than 58,500 new annuitants joined the rolls in any year; in 1979 there were only 41,800 new annuitants.

Not only is the population of CSR annuitants growing, but also it is becoming relatively younger (see following table). The proportion of CSR annuitants who were 65 or older has fallen during this period—from 68 percent in 1967 to 57 percent in 1975 to 56 percent in 1979. The decline in the proportion who were aged 62 or older was just as marked, from 78 percent in 1967 to 69 percent in 1975 and 70 percent in 1979.

Percent of CSR annuitants by age

Age	1967	1975	1979
Under 62	22	31	30
62 or older	78	69	70
65 or older	68	57	56

The proportion of CSR annuitants who were entitled to Social Security benefits as primary beneficiaries increased slightly, from 43 to 46 percent, between 1967 and 1979 (see following table). A survey of income received by CSR annuitants compiled by the Civil Service Commission in 1972 also found that 43 percent of

Percent of CSR annuitants entitled to primary Social Security benefits by age and year

Age	1967	1975	1979
All	43	40	46
Under 62	4	3	5
62 or older	54	57	63
65 or older	57	60	66

Federal annuitants were receiving Social Security benefits.[8] The proportion entitled in 1975 dropped in part because of the addition to the CSR rolls in that year of a surge of new annuitants—most presumably too young to receive Social Security retired-worker benefits. Among annuitants old enough to receive Social Security retired-worker benefits, the proportion of beneficiaries has increased from 54 percent in 1967 to 57 percent in 1975 and to 63 percent in 1979.

The type of Social Security benefit being received (i.e., retired worker, disabled worker, or secondary beneficiary) was measured in the 1975 and 1979 surveys but not in the 1967 survey. The distribution of benefit types remained virtually the same between 1975 and 1979. About 12 percent of all benefits were secondary benefits, 3 percent disability benefits, and the remaining 84 percent retired-worker benefits.

[8] *The 1972 Survey of Income of Civil Service Annuitants*, Civil Service Commission 1973.

TABLE 1.—1979 Civil Service Retirement system annuitants by Social Security benefit status,[1] age and sex: Percent distribution of annuitants on the CSR rolls, June 30, 1979

Benefit status	Total	Under age 62			Age 62 or older				
		Total	Under 55	55-61	Total	62-64	Age 65 or older		
							Total	65-71	72 or older
	Total annuitants								
Total number[2] (in thousands)	1,165.8	347.0	87.8	259.2	818.8	165.6	653.2	342.6	310.6
Total percent	100	100	100	100	100	100	100	100	100
Social Security beneficiaries[3]	53	6	7	6	73	60	76	78	73
Primary beneficiaries	46	5	6	4	63	53	66	67	64
Retired workers	44	0	0	0	63	51	66	67	64
Disabled workers	2	5	6	4	1	3	0	0	0
Spouse or survivor beneficiaries	7	1	1	1	9	7	10	11	10
Nonbeneficiaries	47	94	93	94	27	40	24	22	27
Insured—total	17	50	56	48	3	11	1	1	*
Permanently insured	15	43	36	45	3	11	1	1	*
Fully insured only	2	7	20	3	0	0	0	0	0
Not insured	31	44	38	47	25	29	24	21	26
	Men								
Total number[2] (in thousands)	837.5	265.3	60.7	204.6	572.2	126.8	445.3	241.5	203.8
Total percent	100	100	100	100	100	100	100	100	100
Social Security beneficiaries[3]	50	6	8	5	71	58	75	77	72
Primary beneficiaries	49	6	8	5	69	57	72	74	70
Retired workers	46	0	0	0	68	54	72	74	70
Disabled workers	2	6	8	5	1	3	0	0	0
Spouse or survivor beneficiaries	2	*	0	*	2	1	3	3	2
Nonbeneficiaries	50	94	92	95	29	42	25	23	28
Insured—total	20	55	63	52	3	12	1	1	*
Permanently insured	17	48	43	49	3	12	1	1	*
Fully insured only	2	7	20	3	0	0	0	0	0
Not insured	30	40	29	43	26	30	25	22	28
	Women								
Total number[2] (in thousands)	328.3	81.7	27.1	54.6	246.6	38.7	207.9	101.1	106.8
Total percent	100	100	100	100	100	100	100	100	100
Social Security beneficiaries[3]	59	7	5	8	76	65	78	80	77
Primary beneficiaries	39	2	2	2	51	41	52	52	53
Retired workers	38	0	0	0	51	41	52	52	53
Disabled workers	1	2	2	2	*	1	0	0	0
Spouse or survivor beneficiaries	21	5	3	6	26	24	26	28	24
Nonbeneficiaries	41	93	95	92	24	35	22	20	23
Insured—total	9	34	38	31	1	8	*	*	*
Permanently insured	7	26	19	30	1	8	*	*	*
Fully insured only	2	8	20	2	0	0	0	0	0
Not insured	32	59	57	60	22	27	22	20	23

[1] Includes only Civil Service annuitants who have earned their own pension; Social Security beneficiary status as of June 30, 1979.

[2] Frequency counts reflect the fact that about 10 percent of cases in the 1979 sample were excluded because of missing or mismatched Social Security numbers. The total number of CSR annuitants is 1.12 times the sample count of CSR annuitants shown here.

[3] Beneficiaries include the transitionally insured, special age-72 beneficiaries, and those who have established entitlement to benefits but may have them withheld under the earnings test.

*Less than 0.5 percent.

TABLE 2.—1975 Civil Service Retirement system annuitants by Social Security benefit status,[1] age and sex: Percent distribution of annuitants on the CSR rolls, December 31, 1975

Benefit status	Total	Under age 62			Age 62 or older				
							Age 65 or older		
		Total	Under 55	55-61	Total	62-64	Total	65-71	72 or older
	Total annuitants								
Total number (in thousands)	978.1	307.9	102.3	205.6	670.3	116.4	553.9	266.4	287.6
Total percent	100	100	100	100	100	100	100	100	100
Social Security beneficiaries[2]	45	4	5	3	64	48	68	68	67
Primary beneficiaries	40	3	5	3	57	42	60	60	59
Retired workers	39	0	0	0	56	39	60	60	59
Disabled workers	1	3	5	3	*	3	0	0	0
Spouse or survivor beneficiaries	5	1	1	1	8	6	8	8	8
Nonbeneficiaries	55	96	95	97	36	52	32	32	33
Permanently insured	29	73	77	71	8	29	4	7	1
Not permanently insured[3]	26	23	18	25	28	22	29	25	32
	Men								
Total number (in thousands)	715.2	242.7	77.1	165.6	472.6	87.3	385.3	188.5	196.8
Total percent	100	100	100	100	100	100	100	100	100
Social Security beneficiaries[2]	42	4	5	3	62	45	66	66	66
Primary beneficiaries	42	4	5	3	61	45	65	65	64
Retired workers	40	0	0	0	61	42	65	65	64
Disabled workers	2	4	5	3	1	3	0	0	0
Spouse or survivor beneficiaries	*	*	*	*	1	*	1	*	
Nonbeneficiaries	58	96	95	97	38	55	34	34	34
Permanently insured	32	76	80	75	10	33	4	8	1
Not permanently insured[3]	25	20	14	22	28	22	30	26	33
	Women								
Total number (in thousands)	262.9	65.3	25.2	40.0	197.8	29.1	168.7	77.9	90.8
Total percent	100	100	100	100	100	100	100	100	100
Social Security beneficiaries[2]	54	5	4	5	70	59	72	75	70
Primary beneficiaries	35	2	2	1	46	33	48	49	47
Retired workers	34	0	0	0	46	32	48	49	47
Disabled workers	1	2	2	1	*	1	0	0	0
Spouse or survivor beneficiaries	19	3	2	4	24	26	24	26	23
Nonbeneficiaries	46	95	96	95	30	41	28	25	30
Permanently insured	19	61	67	57	5	17	2	4	1
Not permanently insured[3]	27	34	29	38	25	24	25	21	29

[1] Includes only Civil Service annuitants who have earned their own pension. Social Security beneficiary status as of December 31, 1975.

[2] Beneficiaries include the transitionally insured, special age-72 beneficiaries, and those who have established entitlement to benefits but may have them withheld under the earnings test.

[3] 2.5 percent of sample cases in the 1975 study had missing Social Security numbers. They were counted as not insured.

*Less than 0.5 percent.

Source: Department of Health, Education, and Welfare, Office of Research and Statistics, "Federal Civil Service Annuitants and Social Security," by Daniel L. Price, in *Social Security Bulletin*, November 1977, table 1.

TABLE 3.—1967 Civil Service retirement system annuitants by Social Security benefit status,[1] age and sex: Percent distribution of annuitants on the CSR rolls, June 30, 1967

Benefit status	Total	Under age 62			Age 62 or older				
		Total	Under 55	55-61	Total	62-64	Age 65 or older: Total	65-71	72 or older
	Total annuitants								
Total number[2] (in thousands)	497.6	108.5	45.2	63.3	389.1	48.1	340.9	170.1	170.8
Total percent	100	100	100	100	100	100	100	100	100
Social Security primary beneficiaries[3]	43	4	4	4	54	35	57	55	59
Not primary beneficiaries	57	96	96	96	46	65	43	45	41
Permanently or fully insured	13	45	56	38	4	16	2	2	1
Not insured	44	50	40	58	43	49	42	43	40
	Men								
Total number[2] (in thousands)	373.7	84.2	35.2	49.0	289.6	34.1	255.4	124.5	130.9
Total percent	100	100	100	100	100	100	100	100	100
Social Security primary beneficiaries[3]	46	5	4	5	58	36	61	59	63
Not primary beneficiaries	54	95	96	95	42	64	39	41	37
Permanently or fully insured	14	49	60	41	4	18	2	3	2
Not insured	40	46	35	54	38	45	37	39	36
	Women								
Total number[2] (in thousands)	123.9	24.4	10.0	14.4	99.5	14.0	85.5	45.6	39.9
Total percent	100	100	100	100	100	100	100	100	100
Social Security primary beneficiaries[3]	35	3	2	3	42	32	44	43	45
Not primary beneficiaries	65	97	98	97	58	68	56	57	55
Permanently or fully insured	8	32	42	24	2	9	1	2	1
Not insured	57	65	56	72	55	59	54	55	54

[1] Includes only Civil Service annuitants who have earned their own pension. Social Security status available only with respect to primary benefits (benefits earned by the annuitant's own employment).

[2] Frequency counts reflect the fact that 14 percent of cases in the 1967 study were excluded because of missing or mismatched Social Security numbers. The total number of CSR annuitants is 1.17 times the sample count of CSR annuitants.

[3] Beneficiaries include the transitionally insured, special age-72 beneficiaries, and those who have established entitlement to benefits but may have them withheld under the earnings test.

Source: Alfred M. Skolnik and Carolyn Jackson, "Age and Sex Characteristics of Civil Service Annuitants in Relation to Social Security," Social Security Administration, Research and Statistics Note No. 13, Sept. 8, 1970, table 1.

APPENDIX

The study is based on CSR annuitants who were on the Office of Personnel Management (OPM) files in June 1979 and who also were on the 1-Percent Continuous Work History Sample (CWHS)—a sample of all persons ever issued a Social Security number (SSN) maintained by the Social Security Administration. The sampling frame of the CWHS produces a stratified multistage cluster sample so that each sample annuitant represents 100 annuitants in the population.

The sample tape from OPM contained 13,332 annuitants. Thirteen of these annuitants had reported invalid SSNs—the reported numbers were outside the range of numbers issued by the Social Security Administration. Thus it is the remaining 13,319 annuitants who correctly belong to the CWHS sampling frame that are utilized in this study.

The CSR annuitants were split into two groups according to whether or not their reported SSN appeared in the Master Beneficiary Record (MBR)[1] in June 1981: 9,319 were in the MBR and 4,000 were not. Information on the Social Security-covered work experience for both groups were also obtained from the CWHS. Criteria were extablished to verify that the annuitant from the OPM file matched the person reporting the same SSN in the MBR and/or CWHS. For those annuitants whose SSN appeared only in the CWHS, only three variables in addition to their SSN were in both files—sex, month of birth, and year of birth. For these annuitants at least two of these three variables had to match exactly for the two records to be considered a match. The MBR also contained the day of birth and first name of the Social Security beneficiaries so that the criteria for those annuitants whose SSN also appeared in the MBR was an exact match of at least four of the five variables in common between the data files. These criteria indicated that 8,250 of the 9,319 annuitants who had information in the MBR and CWHS were correctly matched, as were 3,901 of the 4,000 who appeared only in the CWHS. So that the correctly matched annuitants in each group represent all the SSNs in the group, a weight of 1.1296 (9319/8250) is applied to each annuitant in the group with information in both the MBR and CWHS, and a weight of 1.0254 (4000/3901) is applied to each annuitant who has only CWHS information. The weighted sample then represented all 13,332 on the OPM files that were in the 1-percent CWHS sample.

In a last step annuitants were excluded who did not fit the active employee annuitant population that the sample was to represent—the excluded annuitants either had died before the June 1979 sampling date or had not been placed on the OPM annuitant roll since their claim had not been fully adjudicated. The resulting weighted sample totals 11,658 annuitants. The statistics in this report are derived from the weighted sample, and are subject to sampling variability. Sampling errors, therefore, occur because observations are made only on a sample, not on the entire population. For an indication of the extent of sampling variability in the CWHS sampling frame, see Robert H. Finch, Jr.: *Sampling Variability in the 1-Percent Continuous Work History Sample*, HEW Pub. No. (SSA) 77-11904.

The CWHS used in this sample was complete through 1977. To make the Social Security quarters of coverage data complete through the sample date of June 1979, the number of quarters of coverage earned by each annuitant for 1976 and 1977 was imputed into his/her record for 1978 and 1979. Some biases may have been introduced into the analysis of insured status for Social Security nonbeneficiaries since (1) it may overstate the number of quarters of coverage for CSR annuitants who worked in Social Security-covered employment in 1976 or 1977 and retired from covered employment in 1978 or 1979, or (2) it may understate the quarters of coverage earned by those CSR annuitants who were not working in Social Security-covered employment in 1976 or 1977 and then started such work in 1978 or 1979.

[1]The MBR is a record of all persons who ever applied for or received benefits from Social Security.

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